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DEPARTMENT OF REVENUE

**2025 REPORTS AND OPINIONS
OF THE PROPERTY TAX ADMINISTRATOR**

BANNER COUNTY



April 7, 2025

Jim Pillen, Governor

Commissioner Hotz :

The 2025 Reports and Opinions of the Property Tax Administrator have been compiled for Banner County pursuant to [Neb. Rev. Stat. § 77-5027](#). This Report and Opinion will inform the Tax Equalization and Review Commission of the level of value and quality of assessment for real property in Banner County.

The information contained within the County Reports of the Appendices was provided by the county assessor pursuant to [Neb. Rev. Stat. § 77-1514](#).

For the Tax Commissioner

Sincerely,

A handwritten signature in black ink that reads "Sarah Scott".

Sarah Scott
Property Tax Administrator
402-471-5962

cc: Kacy Krakow, Banner County Assessor

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Introduction

Pursuant to [Neb. Rev. Stat. § 77-5027](#) the Property Tax Administrator (PTA) shall annually prepare and deliver to each county assessor and to the Tax Equalization and Review Commission (Commission) the Reports and Opinions (R&O). The R&O contains statistical and narrative reports informing the Commission of the certified opinion of the PTA regarding the level of value and the quality of assessment of the classes and subclasses of real property in each county. In addition, the PTA may make nonbinding recommendations for class or subclass adjustments to be considered by the Commission.

The statistical and narrative reports in the R&O provide an analysis of the assessment process implemented by each county to reach the levels of value and quality of assessment required by Nebraska law. The PTA's opinion of the level of value and quality of assessment in each county, is a conclusion based upon all the data provided by the county assessor and information gathered by the Nebraska Department of Revenue, Property Assessment Division (Division) regarding the assessment activities in the county during the preceding year.

The statistical reports are developed using the statewide sales file that contains all transactions as required by [Neb. Rev. Stat. § 77-1327](#). From this state sales file, a statistical analysis comparing assessments to sale prices for arm's-length sales (assessment sales ratio) is prepared. After analyzing all available information to determine that the sales represent the class or subclass of real property being measured, inferences are drawn regarding the level of assessment and quality of assessment of that class or subclass of real property. The statistical reports contained in the R&O are developed based on standards developed by the International Association of Assessing Officers (IAAO).

The analysis of assessment practices in each county is necessary to give proper context to the statistical inferences from the assessment sales ratio studies and the overall quality of assessment in the county. The assessment practices are evaluated in the county to ensure generally accepted mass appraisal techniques are used and that those methods will generally produce uniform and proportionate valuations.

The PTA considers the statistical reports and the analysis of assessment practices when forming conclusions for both the level of value and quality of assessment. The consideration of both the statistical indicators and assessment processes used to develop valuations is necessary to accurately determine the level of value and quality of assessment. Assessment practices that produce a biased sales file will generally produce a biased statistical indicator, which, on its face, would otherwise appear to be valid. Likewise, statistics produced on small, unrepresentative, or otherwise unreliable samples, may indicate issues with assessment uniformity and assessment level; however, a detailed review of the practices and valuation models may suggest otherwise. For these reasons, the detail of the PTA's analysis is presented and contained within the Residential, Commercial, and Agricultural land correlations of the R&O.

Statistical Analysis:

Before relying upon any calculated statistical measures to evaluate the assessment performance of the county assessor, the Division teammates must evaluate whether the statistical sample is both representative of the population and statistically reliable.

A statistically sufficient reliable sample of sales is one in which the features of the sample contain information necessary to compute an estimate of the population. To determine whether the sample of sales is sufficient in size to evaluate the class of real property, measures of reliability are considered, such as the coefficient of dispersion (COD) or the width of the confidence interval. Generally, the broader the qualitative measures, the more sales will be needed to have reliability in the ratio study.

A representative sample is a group of sales from a larger population of parcels, such that statistical indicators calculated from the sample can be expected to reflect the characteristics of the sold and unsold population being studied. The accuracy of statistics as estimators of the population depends on the degree to which the sample represents the population.

Since multiple factors affect whether a sample is statistically sufficient, reliable, and representative, single test thresholds cannot be used to make determinations regarding sample reliability or representativeness.

For the analysis in determining a point estimate of the level of value, the PTA considers three measures as indicators of the central tendency of assessment: the median ratio, weighted mean ratio, and mean ratio. The use and reliability of each measure is based on inherent strengths and weaknesses which are the quantity and quality of the information from which it was calculated and the defined scope of the analysis.

The median ratio is considered the most appropriate statistical measure to determine a level of value for direct equalization, which is the process of adjusting the values of classes or subclasses of property in response to an unacceptable required level of value. Since the median ratio is considered neutral in relationship to either assessed value or selling price, adjusting the class or subclass of properties based upon the median measure will not change the relationships between assessed value and level of value already present in the class of property. Additionally, the median ratio is less influenced by the presence of extreme ratios, commonly called outliers, which can skew the outcome in the other measures.

The weighted mean ratio best reflects a comparison of the fully assessable valuation of a jurisdiction, by measuring the total assessed values against the total of selling prices. The weighted mean ratio can be heavily influenced by sales of large-dollar property with extreme ratios.

The mean ratio is used as a basis for other statistical calculations, such as the Price Related Differential (PRD) and Coefficient of Variation (COV). As a simple average of the ratios, the mean ratio has limited application in the analysis of the level of value because it assumes a normal

distribution of the data set around the mean ratio with each ratio having the same impact on the calculation regardless of the assessed value or the selling price.

The quality of assessment relies in part on statistical indicators as well. If the weighted mean ratio, because of its dollar-weighting feature, is significantly different from the mean ratio, it may be an indication of disproportionate assessments. Assessments are disproportionate when properties within a class are assessed at noticeably different levels of market value. The coefficient produced by this calculation is referred to as the PRD and measures the assessment level of lower-priced properties relative to the assessment level of higher-priced properties. The PRD range stated in IAAO standards is 98% to 103%. A perfect match in assessment level between the low-dollar properties and high-dollar properties indicates a PRD of 100%. The reason for the extended range on the high end is the recognition by IAAO of the inherent bias in assessment. The IAAO Standard on Ratio Studies notes that the PRD is sensitive to sales with higher prices even if the ratio on higher priced sales do not appear unusual relative to other sales, and that small samples, samples with high dispersion, or extreme ratios may not provide an accurate indication of assessment regressivity or progressivity, appraisal biases that occur when high-value properties are appraised higher or lower than low-value properties in relation to market values.

The Coefficient of Dispersion (COD) is a measure also used in the evaluation of assessment quality. The COD measures the average absolute deviation calculated about the median and is expressed as a percentage of the median. A COD of 15% indicates that half of the assessment ratios are expected to fall within 15% of the median. The closer the ratios are grouped around the median the more equitable the property assessments tend to be.

Nebraska law does not provide for a range of acceptability for the COD or PRD; however, the IAAO Standard on Ratio Studies establishes the following range of acceptability for the COD:

General Property Class	Jurisdiction Size/Profile/Market Activity	COD Range
Residential improved (single family dwellings, condominiums, manuf. housing, 2-4 family units)	Very large jurisdictions/densely populated/newer properties/active markets	5.0 to 10.0
	Large to mid-sized jurisdictions/older & newer properties/less active markets	5.0 to 15.0
	Rural or small jurisdictions/older properties/depressed market areas	5.0 to 20.0
Income-producing properties (commercial, industrial, apartments,)	Very large jurisdictions/densely populated/newer properties/active markets	5.0 to 15.0
	Large to mid-sized jurisdictions/older & newer properties/less active markets	5.0 to 20.0
	Rural or small jurisdictions/older properties/depressed market areas	5.0 to 25.0
Residential vacant land	Very large jurisdictions/rapid development/active markets	5.0 to 15.0
	Large to mid-sized jurisdictions/slower development/less active markets	5.0 to 20.0
	Rural or small jurisdictions/little development/depressed markets	5.0 to 25.0
Other (non-agricultural) vacant land	Very large jurisdictions/rapid development/active markets	5.0 to 20.0
	Large to mid-sized jurisdictions/slower development/less active markets	5.0 to 25.0
	Rural or small jurisdictions/little development/depressed markets	5.0 to 30.0

A COD under 5% indicates that the properties in the sample are either unusually homogenous, or possibly indicative of a non-representative sample due to the selective reappraisal of sold parcels. The IAAO utilizes varying upper bounds for the COD range to recognize that sample size, property type, variation of property ages and market conditions directly impact the COD. This chart and the analyses of factors impacting the COD are considered to determine whether the calculated COD is within an acceptable range. The reliability of the COD can also be directly affected by extreme ratios.

The confidence interval is another measure used to evaluate the reliability of the statistical indicators. The PTA primarily relies upon the median confidence interval, although the mean and weighted mean confidence intervals are calculated as well. While there are no formal standards regarding the acceptable width of such measure, the range established is often useful in determining the range in which the true level of value is expected to exist. Pursuant to [Neb. Rev. Stat. §77-5023](#), the acceptable range is 69% to 75% of actual value for agricultural land, except for taxes levied to pay school bonds passed after January 12, 2022 for which the acceptable range is 44% to 50% of actual value. For all other classes of real property, the acceptable range is 92% to 100% of actual value.

Analysis of Assessment Practices:

A review of the assessment practices that ultimately affect the valuation of real property in each county is completed. This review is done to ensure the reliability of the statistical analysis and to ensure generally accepted mass appraisal techniques are used to establish uniform and proportionate valuations. The review of assessment practices is based on information provided by the county assessors in Assessment Surveys and Assessed Value Updates (AVU), along with observed assessment practices in the county.

To ensure county assessors are submitting all Real Estate Transfer Statements, required for the development of the state sales file pursuant to [Neb. Rev. Stat. §77-1327](#), a random sample from the county registers of deeds' records is audited to confirm that the required sales have been submitted and reflect accurate information. The timeliness of the submission is also reviewed to ensure the sales file allows analysis of up-to-date information. The sales verification and qualification procedures used by the county assessors are reviewed to ensure that sales are properly considered arm's-length transactions unless determined to be otherwise through the verification process. Proper sales verification practices ensure the statistical analysis is based on an unbiased sample of sales.

Comparison of valuation changes on sold and unsold properties is conducted to ensure that there is no bias in the assessment of sold parcels and that the sales file adequately represents the population of parcels in the county.

Valuation groups and market areas are also examined to identify whether the groups and areas being measured truly represent economic areas within the county. The measurement of economic areas is the method by which the PTA ensures intra-county equalization exists. The progress of the county assessor's six-year inspection and review cycle is documented to ensure compliance with [Neb. Rev. Stat. § 77-1311.03](#) and also to confirm that all property is being uniformly listed and described for valuation purposes.

Valuation methodologies developed by the county assessor are reviewed for both appraisal logic and to ensure compliance with generally accepted mass appraisal techniques. Methods and sales used to develop lot values, agricultural outbuildings, and agricultural site values are also reviewed to ensure the land component of the valuation process is based on the local market and economic area.

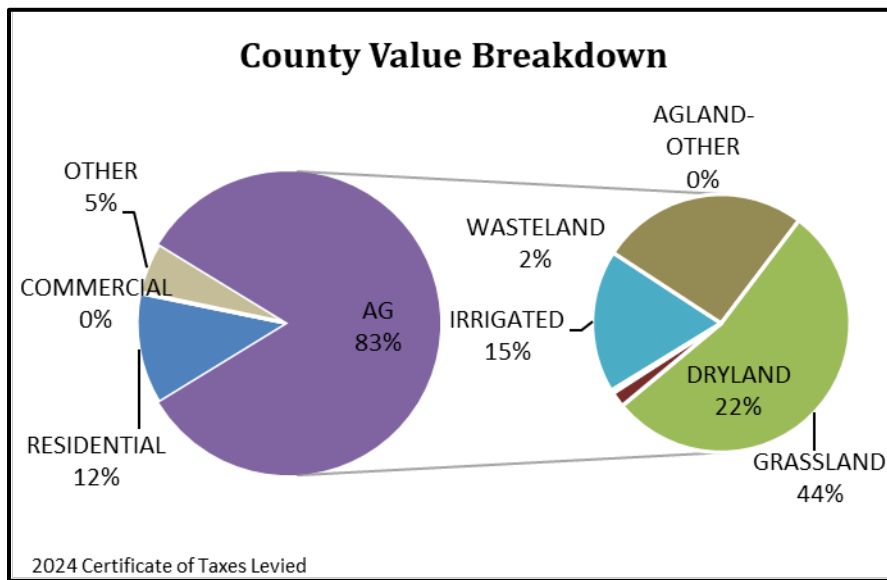
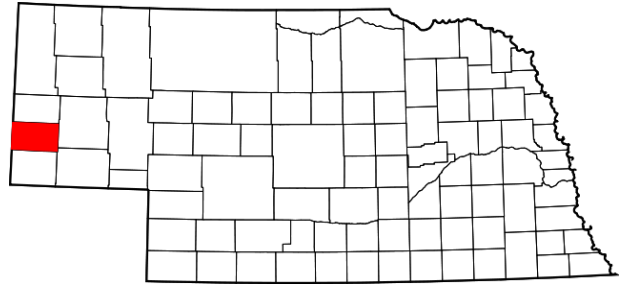
Compliance with statutory reporting requirements is also a component of the assessment practices review. Late, incomplete, or excessive errors in statutory reports can be problematic for property owners, county officials, the Division, the Commission, and others. The late, incomplete, or excessive errors in statutory reporting highlights potential issues in other areas of the assessment process. Public trust in the assessment process demands transparency, and assessment practices are reviewed to ensure taxpayers are served with such transparency.

Comprehensive review of assessment practices in each county is conducted throughout the year. When practical, if potential issues are identified, they are presented to the county assessor for clarification and correction, if necessary. The county assessor can then work to implement corrective measures prior to establishing assessed values. The PTA's conclusion that assessment quality either meets or does not meet generally accepted mass appraisal techniques is based on the totality of the assessment practices in the county.

**Further information may be found in Exhibit 94*

County Overview

With a total area of 746 square miles, Banner County has 674 residents, per the Census Bureau Quick Facts for 2023, reflecting a slight decrease over the 2020 US Census. Reports indicate that 76% of county residents are homeowners and 95% of residents occupy the same residence as in the prior year (Census Quick Facts). The average home value is \$105,077 (2024 Average Residential Value, Neb. Rev. Stat. § 77-3506.02).



The majority of the commercial properties in Banner County are evenly disbursed in rural locations around the county.

According to the latest information available from the U.S. Census Bureau, there are 6 employer establishments with total employment of 44 people, a 5% increase.

Agricultural land contributes the majority of value to the county, with grassland making up the majority of the land in the county. Banner County is included in the North Platte Natural Resources District (NRD).

2025 Residential Correlation for Banner County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

Analysis of the sales verification and qualification process indicates that all truly arms-length sales are utilized for sales study purposes. This was confirmed by comparing the county’s sales usability rate with the statewide average, the usability rate in Banner County is above the statewide range. Because there are so few residential sales the county assessor strives to use all truly arm’s-length residential sales.

Two valuation groups define residential property within Banner County and are based solely on location. Valuation Group 10 consists of all property within the Village of Harrisburg and the remaining residential property outside of the Village falls into the Rural Valuation Group 80.

With the completion of the actual on-site physical review conducted by the county assessor and contracted Cardinal Assessment Group of all improvements within Banner County for this assessment year, the county is in compliance with the statutorily required six-year inspection cycle.

2025 Residential Assessment Details for Banner County						
Valuation Group	Assessor Locations within Valuation Group	Depreciation Table Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
10	Harrisburg Village	2024*	2023	2024*	2024*	
80	Rural	2024*	2023	2024*	2024*	
Additional comments: The County Assessor and Cardinal Assessment Group developed a market-derived depreciation table for the current assessment year. The rural homsite was increased to \$25,000. * = assessment action for current year.						

Description of Analysis

Ten sales occurred during the two-year timeframe of the residential sales study period. The Rural sales are slightly over-represented in the sample. The overall statistical profile reveals all three measures of central tendency within acceptable range, as well as the two measures of vertical equity. The coefficient of dispersion (COD) supports the overall median. By valuation group, both have medians within range.

A comparison of the percentage change to the sample from the preliminary to the final statistics shows a total change of 62%%. Review of the 2025 County Abstract of Assessment for Real Property, Form 45 Compared with the 2024 Certificate of Taxes Levied Report (CTL) shows a 36% change to the residential base. Further, the same document indicates a 33% change to Ag-

2025 Residential Correlation for Banner County

Farmsite Land, Outbuildings. Eight of the ten sales (including those in Harrisburg) have outbuildings that increased by an average of 84%. Thus, the sample would be affected more by both increases (dwellings and outbuildings) than the entire population.

Equalization and Quality of Assessment

In consideration of all relevant information including assessment practices and the statistical profile, the county is in compliance with generally accepted appraisal techniques.

VALUATION GROUP						
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD
10	4	93.20	94.94	91.77	18.30	103.45
80	6	97.28	101.63	99.63	06.69	102.01
____ALL____	10	97.28	98.95	97.84	11.03	101.13

Level of Value

Based on analysis of all available information, the level of value for the residential property in Banner County is 97%.

2025 Commercial Correlation for Banner County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

The county assessor’s sales verification and qualification process consists of a review of all sales that occur as they are provided by the Register of Deeds and data entered on a monthly basis. The 2025 County Abstract of Assessment for Real Property indicates eleven total records that are classified as commercial, with only five commercial improvements. Of these, there are only two functioning commercial businesses—a bank, and a café. The remaining three improvements are three rural electric towers.

The county has only one valuation group for the entire county, with the two functioning commercial businesses identified by assessor location.

With the on-site physical inspection of all vacant and improved commercial parcels for the current assessment year, the county is in compliance with the statutorily required six-year review and inspection cycle.

2025 Commercial Assessment Details for Banner County						
Valuation Group	Assessor Locations within Valuation Group	Depreciation Table Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
10	Entire county	2024*	2023	2024*	2024*	Established commercial lot values in Harrisburg at 0.75 per square foot; also established the rural commercial first acre at \$25,000
Additional comments:						
* = assessment action for current year						

Description of Analysis

No commercial sales occurring during the three-year timeframe of the sales study. Therefore, the assessment actions, in conjunction with the assessment practices will be utilized to determine if commercial property is in statutory compliance.

Analysis of the 2025 County Abstract of Assessment for Real Property, Form 45 Compared with the 2024 Certificate of Taxes Levied Report (CTL) reveals a 59% change in value of commercial property, that reflect the land and cost updates applied for the current year.

2025 Commercial Correlation for Banner County

Equalization and Quality of Assessment

The assessment actions for the current assessment year, coupled with the assessment practices of the county for all property classes indicate that the commercial property class is in compliance with generally accepted mass appraisal techniques.

Level of Value

Based on analysis of all available information, the level of value for the commercial property in Banner County is determined to be at the statutory level of 100% of market value.

2025 Agricultural Correlation for Banner County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

Review of the sales verification and qualification process indicates that all truly arms-length sales are utilized for sales study purposes. This is confirmed by comparing the county’s agricultural sales usability rate with the statewide average, Banner County’s usability rate is above the statewide average due to the small number of sales that occur each year, and the county assessor’s determination to use every available arm’s-length agricultural sale. Banner County utilizes only one agricultural market area. Market activity within the county has not shown the necessity of more than one agricultural market area.

With the land use review of Ranges 53, 54 and 55 in assessment year 2024 and the remaining Ranges of 56, 57 and 58 for the current assessment year, Banner County is in compliance with the statutorily required six-year review of agricultural land.

Intensive use land (feedlots) was reviewed, and a number of acres were reclassified that were not feedlot acres.

2025 Agricultural Assessment Details for Banner County						
		Depreciation Tables Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
AG OB	Agricultural outbuildings	2024*	2023	2024*	2024*	
AB DW	Agricultural dwellings	2024*	2023	2024*	2024*	
<u>Additional comments:</u>						
* = assessment action for current year						

Market Area	Description of Unique Characteristics	Land Use Reviewed Year	Description of Assessment Actions for Current Year
1	Entire county	2024-2025*	Irrigated land received a 10% increase to all LCG's; Dryland was increased between 8-16% by LCG; Grass was increase by 9-12% LCG.
<u>Additional comments:</u> Feedlot acres were increased from \$1,000/acre to \$3,000/acre. A number of acres were trimmed as not actual feedlot acres during the land use study this year.			
* = assessment action for current year			

2025 Agricultural Correlation for Banner County

Description of Analysis

The statistical profile reveals 28 qualified sales during the three-year timeframe of the study period. Both the median and mean measures of central tendency are within range. The weighted mean is significantly lower than the other two measures and is affected by the sales in the sale price range of \$1,000,000+. The COD supports the median measure of central tendency.

Analysis of the Majority Land Use at 80% reveals 8 dryland sales and 11 grassland sales. Both medians are within acceptable range at 74% and are supported by the COD.

Review of the 2025 County Abstract of Assessment for Real Property, Form 45 Compared with the 2024 Certificate of Taxes Levied Report (CTL) confirms the assessment actions taken to address the agricultural land class. The 25% increase in other agland reflects the county assessor's increase of feedlot acres after conducting a land use review and the reclassification of acres that were not actual feedlot acres.

Equalization and Quality of Assessment

The agricultural statistical profile, in conjunction with the county assessor's assessment practices indicate that the assessment of agricultural land is equitable and uniform. Both agricultural and rural residential homesites are valued the same. Therefore, it is determined that the agricultural land class in Banner County complies with generally accepted mass appraisal techniques.

80%MLU By Market Area						
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD
<u> Dry </u>						
County	8	73.66	73.90	66.73	35.05	110.74
1	8	73.66	73.90	66.73	35.05	110.74
<u> Grass </u>						
County	11	73.54	77.58	63.94	19.25	121.33
1	11	73.54	77.58	63.94	19.25	121.33
<u> ALL </u>						
	28	69.98	68.98	49.59	28.51	139.10

Level of Value

Based on analysis of all available information, the level of value of agricultural land in Banner County is 70%.

2025 Opinions of the Property Tax Administrator for Banner County

My opinions and recommendations are stated as a conclusion based on all of the factors known to me regarding the assessment practices and statistical analysis for this county. See, Neb. Rev. Stat. § 77-5027 (R.R.S. 2011). While the median assessment sales ratio from the Qualified Statistical Reports for each class of real property is considered, my opinion of the level of value for a class of real property may be determined from other evidence contained within these Reports and Opinions of the Property Tax Administrator. My opinion of quality of assessment for a class of real property may be influenced by the assessment practices of the county assessor.

Class	Level of Value	Quality of Assessment	Non-binding recommendation
Residential Real Property	97	Meets generally accepted mass appraisal techniques.	No recommendation.
Commercial Real Property	100	Meets generally accepted mass appraisal techniques.	No recommendation.
Agricultural Land	70	Meets generally accepted mass appraisal techniques.	No recommendation.

***A level of value displayed as NEI (not enough information) represents a class of property with insufficient information to determine a level of value.*

Dated this 7th day of April, 2025.



Sarah Scott
Property Tax Administrator

APPENDICES

2025 Commission Summary for Banner County

Residential Real Property - Current

Number of Sales	10	Median	97.28
Total Sales Price	\$1,835,900	Mean	98.95
Total Adj. Sales Price	\$1,835,900	Wgt. Mean	97.84
Total Assessed Value	\$1,796,330	Average Assessed Value of the Base	\$78,582
Avg. Adj. Sales Price	\$183,590	Avg. Assessed Value	\$179,633

Confidence Interval - Current

95% Median C.I	78.81 to 116.41
95% Wgt. Mean C.I	90.61 to 105.08
95% Mean C.I	87.96 to 109.94
% of Value of the Class of all Real Property Value in the County	4.31
% of Records Sold in the Study Period	5.46
% of Value Sold in the Study Period	12.49

Residential Real Property - History

Year	Number of Sales	LOV	Median
2024	7	75	75.18
2023	3	100	82.66
2022	3	100	87.54
2021	6	100	110.80

2025 Commission Summary for Banner County

Commercial Real Property - Current

Number of Sales	0	Median	00.00
Total Sales Price	\$0	Mean	00.00
Total Adj. Sales Price	\$0	Wgt. Mean	00.00
Total Assessed Value	\$0	Average Assessed Value of the Base	\$31,998
Avg. Adj. Sales Price	\$0	Avg. Assessed Value	\$0

Confidence Interval - Current

95% Median C.I	N/A
95% Wgt. Mean C.I	N/A
95% Mean C.I	N/A
% of Value of the Class of all Real Property Value in the County	0.11
% of Records Sold in the Study Period	0.00
% of Value Sold in the Study Period	0.00

Commercial Real Property - History

Year	Number of Sales	LOV	Median
2024	0	100	00.00
2023	0	100	00.00
2022	0	100	00.00
2021	0	100	00.00

04 Banner
RESIDENTIAL

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 10
 Total Sales Price : 1,835,900
 Total Adj. Sales Price : 1,835,900
 Total Assessed Value : 1,796,330
 Avg. Adj. Sales Price : 183,590
 Avg. Assessed Value : 179,633

MEDIAN : 97
 WGT. MEAN : 98
 MEAN : 99
 COD : 11.03
 PRD : 101.13

COV : 15.52
 STD : 15.36
 Avg. Abs. Dev : 10.73
 MAX Sales Ratio : 127.08
 MIN Sales Ratio : 76.94

95% Median C.I. : 78.81 to 116.41
 95% Wgt. Mean C.I. : 90.61 to 105.08
 95% Mean C.I. : 87.96 to 109.94

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DATE OF SALE *										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
<u>Qrtrs</u>											
01-OCT-22 To 31-DEC-22											
01-JAN-23 To 31-MAR-23	1	127.08	127.08	127.08	00.00	100.00	127.08	127.08	N/A	122,000	155,034
01-APR-23 To 30-JUN-23	2	112.00	112.00	112.07	03.94	99.94	107.59	116.41	N/A	83,700	93,799
01-JUL-23 To 30-SEP-23	1	76.94	76.94	76.94	00.00	100.00	76.94	76.94	N/A	90,000	69,245
01-OCT-23 To 31-DEC-23	1	78.81	78.81	78.81	00.00	100.00	78.81	78.81	N/A	159,000	125,308
01-JAN-24 To 31-MAR-24											
01-APR-24 To 30-JUN-24	3	97.52	97.88	98.45	01.21	99.42	96.29	99.82	N/A	269,167	264,985
01-JUL-24 To 30-SEP-24	2	94.53	94.53	94.73	02.67	99.79	92.01	97.04	N/A	245,000	232,095
<u>Study Yrs</u>											
01-OCT-22 To 30-SEP-23	4	112.00	107.01	108.56	13.16	98.57	76.94	127.08	N/A	94,850	102,969
01-OCT-23 To 30-SEP-24	6	96.67	93.58	95.05	04.71	98.45	78.81	99.82	78.81 to 99.82	242,750	230,742
<u>Calendar Yrs</u>											
01-JAN-23 To 31-DEC-23	5	107.59	101.37	99.77	16.31	101.60	76.94	127.08	N/A	107,680	107,437
<u>ALL</u>	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633

VALUATION GROUP										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
10	4	93.20	94.94	91.77	18.30	103.45	76.94	116.41	N/A	104,100	95,538
80	6	97.28	101.63	99.63	06.69	102.01	92.01	127.08	92.01 to 127.08	236,583	235,697
<u>ALL</u>	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633

PROPERTY TYPE *										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
01	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633
06											
07											
<u>ALL</u>	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633

**04 Banner
RESIDENTIAL**

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 10
 Total Sales Price : 1,835,900
 Total Adj. Sales Price : 1,835,900
 Total Assessed Value : 1,796,330
 Avg. Adj. Sales Price : 183,590
 Avg. Assessed Value : 179,633

MEDIAN : 97
 WGT. MEAN : 98
 MEAN : 99
 COD : 11.03
 PRD : 101.13

COV : 15.52
 STD : 15.36
 Avg. Abs. Dev : 10.73
 MAX Sales Ratio : 127.08
 MIN Sales Ratio : 76.94

95% Median C.I. : 78.81 to 116.41
 95% Wgt. Mean C.I. : 90.61 to 105.08
 95% Mean C.I. : 87.96 to 109.94

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SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
Low \$ Ranges											
Less Than 5,000											
Less Than 15,000											
Less Than 30,000											
Ranges Excl. Low \$											
Greater Than 4,999	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633
Greater Than 14,999	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633
Greater Than 29,999	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633
Incremental Ranges											
0 TO 4,999											
5,000 TO 14,999											
15,000 TO 29,999											
30,000 TO 59,999											
60,000 TO 99,999	3	107.59	100.31	99.78	12.23	100.53	76.94	116.41	N/A	85,800	85,614
100,000 TO 149,999	1	127.08	127.08	127.08	00.00	100.00	127.08	127.08	N/A	122,000	155,034
150,000 TO 249,999	3	92.01	89.04	89.28	06.34	99.73	78.81	96.29	N/A	178,000	158,920
250,000 TO 499,999	3	97.52	98.13	98.39	00.95	99.74	97.04	99.82	N/A	307,500	302,564
500,000 TO 999,999											
1,000,000 +											
ALL	10	97.28	98.95	97.84	11.03	101.13	76.94	127.08	78.81 to 116.41	183,590	179,633

04 Banner
COMMERCIAL

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2021 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 0
 Total Sales Price : 0
 Total Adj. Sales Price : 0
 Total Assessed Value : 0
 Avg. Adj. Sales Price : 0
 Avg. Assessed Value : 0

MEDIAN : 0
 WGT. MEAN : 0
 MEAN : 0
 COD : 00.00
 PRD : 00.00

COV : 00.00
 STD : 00.00
 Avg. Abs. Dev : 00.00
 MAX Sales Ratio : 00.00
 MIN Sales Ratio : 00.00

95% Median C.I. : N/A
 95% Wgt. Mean C.I. : N/A
 95% Mean C.I. : N/A

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DATE OF SALE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u>Qtrts</u>											
01-OCT-21 To 31-DEC-21											
01-JAN-22 To 31-MAR-22											
01-APR-22 To 30-JUN-22											
01-JUL-22 To 30-SEP-22											
01-OCT-22 To 31-DEC-22											
01-JAN-23 To 31-MAR-23											
01-APR-23 To 30-JUN-23											
01-JUL-23 To 30-SEP-23											
01-OCT-23 To 31-DEC-23											
01-JAN-24 To 31-MAR-24											
01-APR-24 To 30-JUN-24											
01-JUL-24 To 30-SEP-24											
<u>Study Yrs</u>											
01-OCT-21 To 30-SEP-22											
01-OCT-22 To 30-SEP-23											
01-OCT-23 To 30-SEP-24											
<u>Calendar Yrs</u>											
01-JAN-22 To 31-DEC-22											
01-JAN-23 To 31-DEC-23											
<u>ALL</u>											

PROPERTY TYPE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
02											
03											
04											
<u>ALL</u>											

04 Banner
COMMERCIAL

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2021 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 0
 Total Sales Price : 0
 Total Adj. Sales Price : 0
 Total Assessed Value : 0
 Avg. Adj. Sales Price : 0
 Avg. Assessed Value : 0

MEDIAN : 0
 WGT. MEAN : 0
 MEAN : 0
 COD : 00.00
 PRD : 00.00

COV : 00.00
 STD : 00.00
 Avg. Abs. Dev : 00.00
 MAX Sales Ratio : 00.00
 MIN Sales Ratio : 00.00

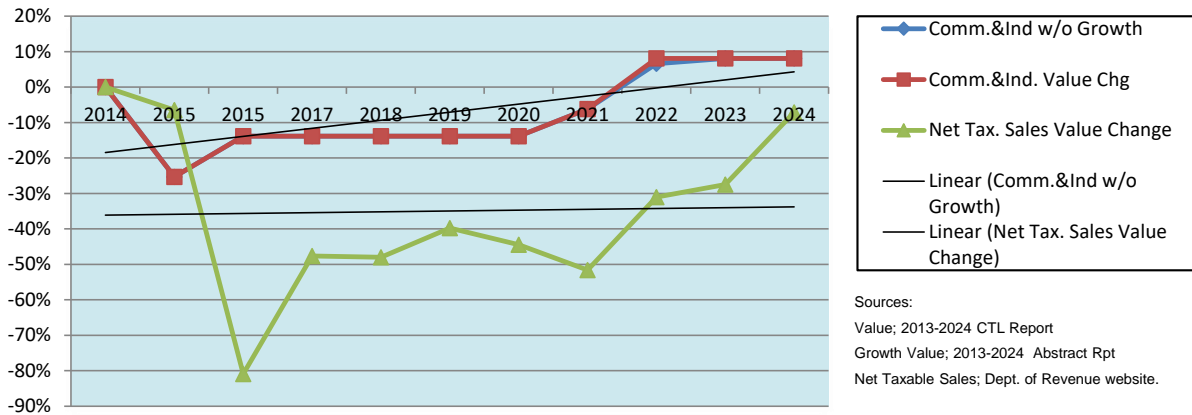
95% Median C.I. : N/A
 95% Wgt. Mean C.I. : N/A
 95% Mean C.I. : N/A

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SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u>Low \$ Ranges</u>											
Less Than 5,000											
Less Than 15,000											
Less Than 30,000											
<u>Ranges Excl. Low \$</u>											
Greater Than 4,999											
Greater Than 14,999											
Greater Than 29,999											
<u>Incremental Ranges</u>											
0 TO 4,999											
5,000 TO 14,999											
15,000 TO 29,999											
30,000 TO 59,999											
60,000 TO 99,999											
100,000 TO 149,999											
150,000 TO 249,999											
250,000 TO 499,999											
500,000 TO 999,999											
1,000,000 TO 1,999,999											
2,000,000 TO 4,999,999											
5,000,000 TO 9,999,999											
10,000,000 +											
<u>ALL</u>											

Commercial & Industrial Value Change Vs. Net Taxable Sales Change



Tax Year	Value	Growth Value	% Growth of Value	Value Exclud. Growth	Ann.%chg w/o grwth	Net Taxable Sales Value	% Chg Net Tax. Sales
2013	\$ 204,690	\$ -	0.00%	\$ 204,690		\$ 265,283	
2014	\$ 152,917	\$ -	0.00%	\$ 152,917	-25.29%	\$ 248,184	-6.45%
2015	\$ 176,394	\$ -	0.00%	\$ 176,394	15.35%	\$ 50,636	-79.60%
2015	\$ 176,394	\$ -	0.00%	\$ 176,394	0.00%	\$ 138,882	174.28%
2017	\$ 176,394	\$ -	0.00%	\$ 176,394	0.00%	\$ 138,007	-0.63%
2018	\$ 176,364	\$ -	0.00%	\$ 176,364	-0.02%	\$ 159,776	15.77%
2019	\$ 176,364	\$ -	0.00%	\$ 176,364	0.00%	\$ 147,454	-7.71%
2020	\$ 192,022	\$ -	0.00%	\$ 192,022	8.88%	\$ 128,420	-12.91%
2021	\$ 221,214	\$ 2,978	1.35%	\$ 218,236	13.65%	\$ 183,068	42.55%
2022	\$ 221,214	\$ -	0.00%	\$ 221,214	0.00%	\$ 192,286	5.04%
2023	\$ 221,214	\$ -	0.00%	\$ 221,214	0.00%	\$ 246,404	28.14%
2024	\$ 220,759	\$ -	0.00%	\$ 220,759	-0.21%	\$ 181,772	-26.23%
Ann %chg	3.74%			Average	1.12%	-3.07%	12.02%

Tax Year	Cumulative Change		
	Cmltv%chg w/o grwth	Cmltv%chg Value	Cmltv%chg Net Sales
2013	-	-	-
2014	-25.29%	-25.29%	-6.45%
2015	-13.82%	-13.82%	-80.91%
2016	-13.82%	-13.82%	-47.65%
2017	-13.82%	-13.82%	-47.98%
2018	-13.84%	-13.84%	-39.77%
2019	-13.84%	-13.84%	-44.42%
2020	-6.19%	-6.19%	-51.59%
2021	6.62%	8.07%	-30.99%
2022	8.07%	8.07%	-27.52%
2023	8.07%	8.07%	-7.12%
2024	7.85%	7.85%	-31.48%

County Number	4
County Name	Banner

04 Banner
AGRICULTURAL LAND

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2021 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 28
 Total Sales Price : 28,193,765
 Total Adj. Sales Price : 28,193,765
 Total Assessed Value : 15,256,836
 Avg. Adj. Sales Price : 1,006,920
 Avg. Assessed Value : 544,887

MEDIAN : 70
 WGT. MEAN : 54
 MEAN : 73
 COD : 22.14
 PRD : 135.65

COV : 29.95
 STD : 21.98
 Avg. Abs. Dev : 15.53
 MAX Sales Ratio : 130.01
 MIN Sales Ratio : 39.26

95% Median C.I. : 63.64 to 78.72
 95% Wgt. Mean C.I. : 44.13 to 64.10
 95% Mean C.I. : 64.88 to 81.92

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DATE OF SALE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u>Qrtrs</u>											
01-OCT-21 To 31-DEC-21	2	86.55	86.55	85.61	01.41	101.10	85.33	87.76	N/A	215,350	184,367
01-JAN-22 To 31-MAR-22	2	69.68	69.68	72.00	04.35	96.78	66.65	72.70	N/A	522,500	376,217
01-APR-22 To 30-JUN-22	4	74.73	74.64	70.53	17.28	105.83	59.26	89.83	N/A	743,536	524,402
01-JUL-22 To 30-SEP-22	3	78.72	77.99	79.51	09.17	98.09	66.79	88.45	N/A	113,807	90,486
01-OCT-22 To 31-DEC-22	1	39.26	39.26	39.26	00.00	100.00	39.26	39.26	N/A	7,838,006	3,076,904
01-JAN-23 To 31-MAR-23	2	98.59	98.59	94.83	22.07	103.96	76.83	120.34	N/A	181,217	171,855
01-APR-23 To 30-JUN-23	4	61.92	73.48	46.87	45.70	156.77	40.08	130.01	N/A	1,615,000	756,999
01-JUL-23 To 30-SEP-23	1	70.49	70.49	70.49	00.00	100.00	70.49	70.49	N/A	128,000	90,226
01-OCT-23 To 31-DEC-23	2	55.31	55.31	46.00	26.14	120.24	40.85	69.77	N/A	730,000	335,816
01-JAN-24 To 31-MAR-24	3	62.58	60.09	58.38	05.11	102.93	54.04	63.64	N/A	1,281,733	748,324
01-APR-24 To 30-JUN-24	2	91.70	91.70	75.45	24.24	121.54	69.47	113.93	N/A	854,344	644,619
01-JUL-24 To 30-SEP-24	2	67.55	67.55	63.86	06.35	105.78	63.26	71.84	N/A	800,087	510,964
<u>Study Yrs</u>											
01-OCT-21 To 30-SEP-22	11	78.72	76.81	72.85	12.36	105.44	59.26	89.83	64.19 to 88.45	435,570	317,294
01-OCT-22 To 30-SEP-23	8	72.02	75.11	44.22	34.82	169.86	39.26	130.01	39.26 to 130.01	1,848,555	817,354
01-OCT-23 To 30-SEP-24	9	63.64	67.71	60.69	18.21	111.57	40.85	113.93	54.04 to 71.84	957,118	580,863
<u>Calendar Yrs</u>											
01-JAN-22 To 31-DEC-22	10	69.75	71.11	50.81	17.03	139.95	39.26	89.83	59.26 to 88.45	1,219,857	619,840
01-JAN-23 To 31-DEC-23	9	70.49	74.69	49.15	31.48	151.96	40.08	130.01	40.85 to 120.34	934,493	459,285
<u>ALL</u>	28	70.13	73.40	54.11	22.14	135.65	39.26	130.01	63.64 to 78.72	1,006,920	544,887

AREA (MARKET)

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
1	28	70.13	73.40	54.11	22.14	135.65	39.26	130.01	63.64 to 78.72	1,006,920	544,887
<u>ALL</u>	28	70.13	73.40	54.11	22.14	135.65	39.26	130.01	63.64 to 78.72	1,006,920	544,887

04 Banner
AGRICULTURAL LAND

PAD 2025 R&O Statistics (Using 2025 Values)

Qualified

Date Range: 10/1/2021 To 9/30/2024 Posted on: 1/31/2025

Number of Sales : 28
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 Total Assessed Value : 15,256,836
 Avg. Adj. Sales Price : 1,006,920
 Avg. Assessed Value : 544,887

MEDIAN : 70
 WGT. MEAN : 54
 MEAN : 73
 COD : 22.14
 PRD : 135.65

COV : 29.95
 STD : 21.98
 Avg. Abs. Dev : 15.53
 MAX Sales Ratio : 130.01
 MIN Sales Ratio : 39.26

95% Median C.I. : 63.64 to 78.72
 95% Wgt. Mean C.I. : 44.13 to 64.10
 95% Mean C.I. : 64.88 to 81.92

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95%MLU By Market Area

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u> Dry </u>											
County	6	73.30	78.36	72.15	19.77	108.61	59.26	113.93	59.26 to 113.93	295,407	213,146
1	6	73.30	78.36	72.15	19.77	108.61	59.26	113.93	59.26 to 113.93	295,407	213,146
<u> Grass </u>											
County	9	73.54	80.81	70.54	16.82	114.56	63.26	130.01	66.65 to 88.45	447,887	315,950
1	9	73.54	80.81	70.54	16.82	114.56	63.26	130.01	66.65 to 88.45	447,887	315,950
<u> ALL </u>	28	70.13	73.40	54.11	22.14	135.65	39.26	130.01	63.64 to 78.72	1,006,920	544,887

80%MLU By Market Area

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u> Dry </u>											
County	8	73.66	82.62	75.57	23.21	109.33	59.26	120.34	59.26 to 120.34	256,305	193,701
1	8	73.66	82.62	75.57	23.21	109.33	59.26	120.34	59.26 to 120.34	256,305	193,701
<u> Grass </u>											
County	11	73.54	77.58	63.94	19.25	121.33	40.85	130.01	63.26 to 88.45	480,283	307,112
1	11	73.54	77.58	63.94	19.25	121.33	40.85	130.01	63.26 to 88.45	480,283	307,112
<u> ALL </u>	28	70.13	73.40	54.11	22.14	135.65	39.26	130.01	63.64 to 78.72	1,006,920	544,887

Banner County 2025 Average Acre Value Comparison

County	Mkt Area	1A1	1A	2A1	2A	3A1	3A	4A1	4A	WEIGHTED AVG IRR
Banner	1	2,200	2,200	2,090	1,980	1,980	1,980	1,760	1,428	1,978
ScottsBluff	3	3,200	3,100	3,000	2,500	2,400	2,100	2,100	2,100	2,873
Morrill	3	3,140	3,140	2,900	2,900	2,700	2,700	2,600	2,600	2,899
Cheyenne	3	2,862	2,857	n/a	2,849	2,843	2,674	2,597	2,551	2,837
Kimball	2	2,175	2,175	2,175	1,790	n/a	1,790	1,790	1,650	1,876

County	Mkt Area	1D1	1D	2D1	2D	3D1	3D	4D1	4D	WEIGHTED AVG DRY
Banner	1	n/a	575	570	565	560	555	550	540	564
ScottsBluff	3	n/a	650	625	600	575	550	525	525	602
Morrill	3	-	625	625	605	625	605	600	600	611
Cheyenne	3	n/a	723	711	712	710	n/a	705	700	720
Kimball	2	n/a	655	610	585	480	n/a	410	405	534

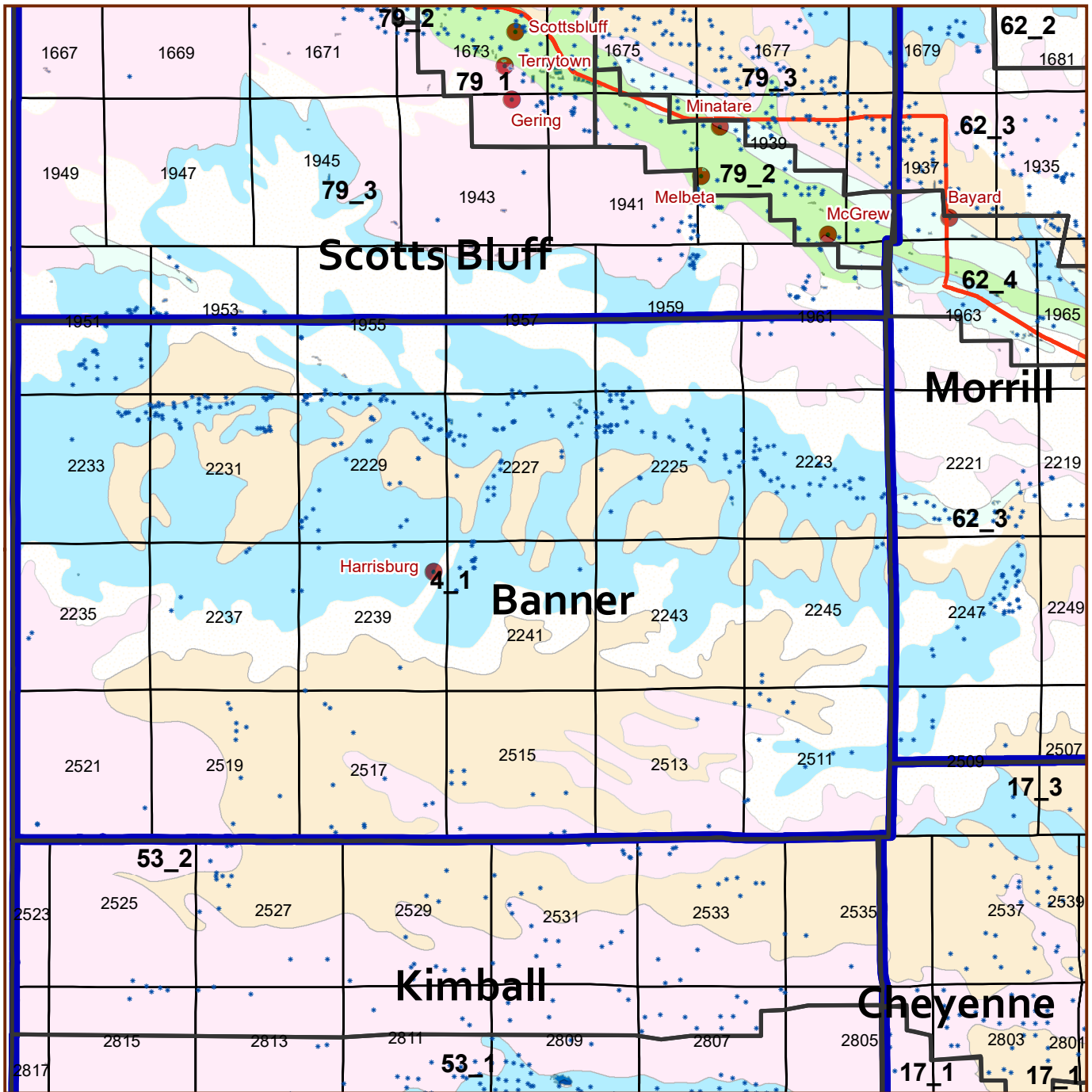
County	Mkt Area	1G1	1G	2G1	2G	3G1	3G	4G1	4G	WEIGHTED AVG GRASS
Banner	1	n/a	530	n/a	520	520	510	510	465	480
ScottsBluff	3	600	n/a	n/a	575	550	525	500	500	506
Morrill	3	600	600	-	600	600	580	550	550	557
Cheyenne	3	n/a	672	n/a	648	n/a	612	600	419	507
Kimball	2	n/a	n/a	n/a	n/a	n/a	435	435	435	435

County	Mkt Area	CRP	TIMBER	WASTE
Banner	1	507	n/a	310
ScottsBluff	3	512	n/a	147
Morrill	3	601	-	50
Cheyenne	3	561	n/a	100
Kimball	2	415	n/a	n/a

Source: 2025 Abstract of Assessment, Form 45, Schedule IX and Grass Detail from Schedule XIII.

CRP and TIMBER values are weighted averages from Schedule XIII, line 104 and 113.

BANNER COUNTY



Legend

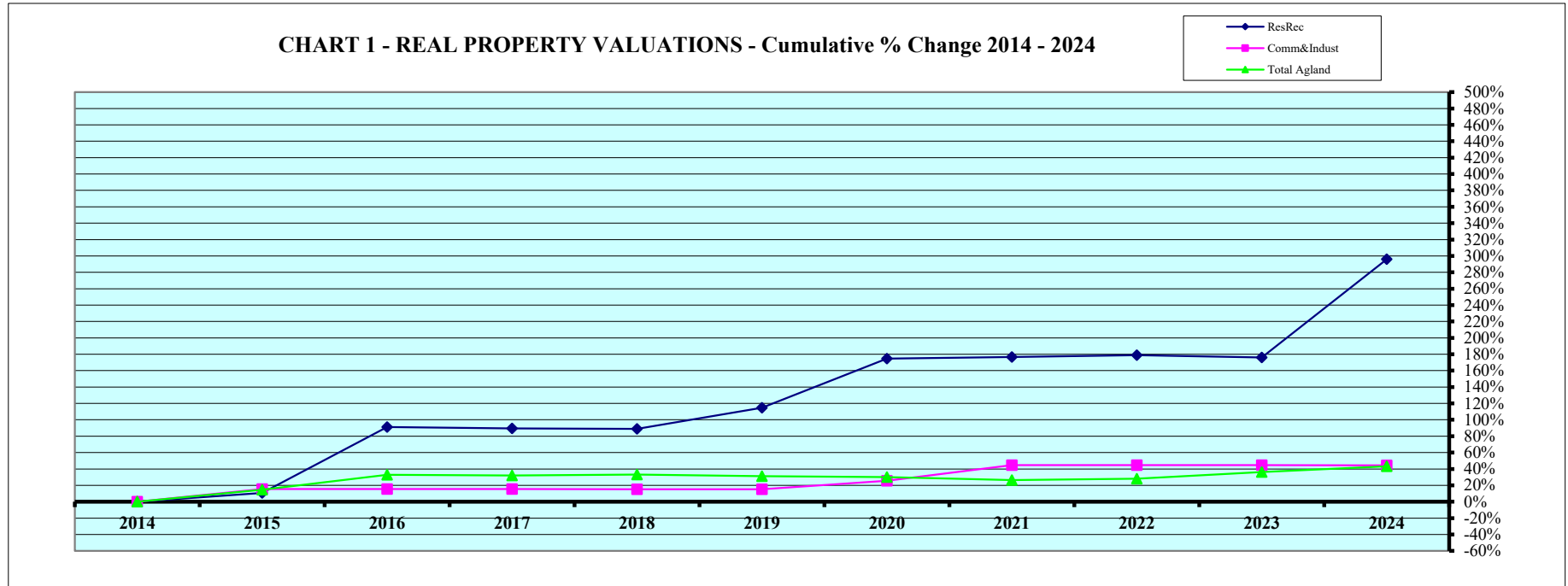
- Market_Area
- County
- Registered_WellsDNR
- geocode
- Federal Roads

Soils

CLASS

- Excessive drained sandy soils formed in alluvium in valleys and eolian sand on uplands in sandhills
- Excessively drained sandy soils formed in eolian sands on uplands in sandhills
- Moderately well drained silty soils on uplands and in depressions formed in loess
- Well drained silty soils formed in loess on uplands
- Well drained silty soils formed in loess and alluvium on stream terraces
- Well to somewhat excessively drained loamy soils formed in weathered sandstone and eolian material on uplands
- Somewhat poorly drained soils formed in alluvium on bottom lands
- Moderately well drained silty soils with clay subsoils on uplands
- Lakes

CHART 1 - REAL PROPERTY VALUATIONS - Cumulative % Change 2014 - 2024



Tax Year	Residential & Recreational (1)				Commercial & Industrial (1)				Total Agricultural Land (1)			
	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg
2014	2,910,139	-	-	-	152,917	-	-	-	167,734,823	-	-	-
2015	3,219,784	309,645	10.64%	10.64%	176,394	23,477	15.35%	15.35%	192,086,964	24,352,141	14.52%	14.52%
2016	5,565,849	2,346,065	72.86%	91.26%	176,394	0	0.00%	15.35%	222,929,331	30,842,367	16.06%	32.91%
2017	5,511,633	-54,216	-0.97%	89.39%	176,394	0	0.00%	15.35%	221,589,099	-1,340,232	-0.60%	32.11%
2018	5,497,229	-14,404	-0.26%	88.90%	176,364	-30	-0.02%	15.33%	223,514,529	1,925,430	0.87%	33.25%
2019	6,251,425	754,196	13.72%	114.82%	176,364	0	0.00%	15.33%	220,108,883	-3,405,646	-1.52%	31.22%
2020	7,997,519	1,746,094	27.93%	174.82%	192,022	15,658	8.88%	25.57%	217,975,149	-2,133,734	-0.97%	29.95%
2021	8,049,549	52,030	0.65%	176.60%	221,214	29,192	15.20%	44.66%	212,179,719	-5,795,430	-2.66%	26.50%
2022	8,114,607	65,058	0.81%	178.84%	221,214	0	0.00%	44.66%	214,901,287	2,721,568	1.28%	28.12%
2023	8,035,426	-79,181	-0.98%	176.12%	221,214	0	0.00%	44.66%	228,499,453	13,598,166	6.33%	36.23%
2024	11,521,514	3,486,088	43.38%	295.91%	220,759	-455	-0.21%	44.37%	240,220,726	11,721,273	5.13%	43.21%

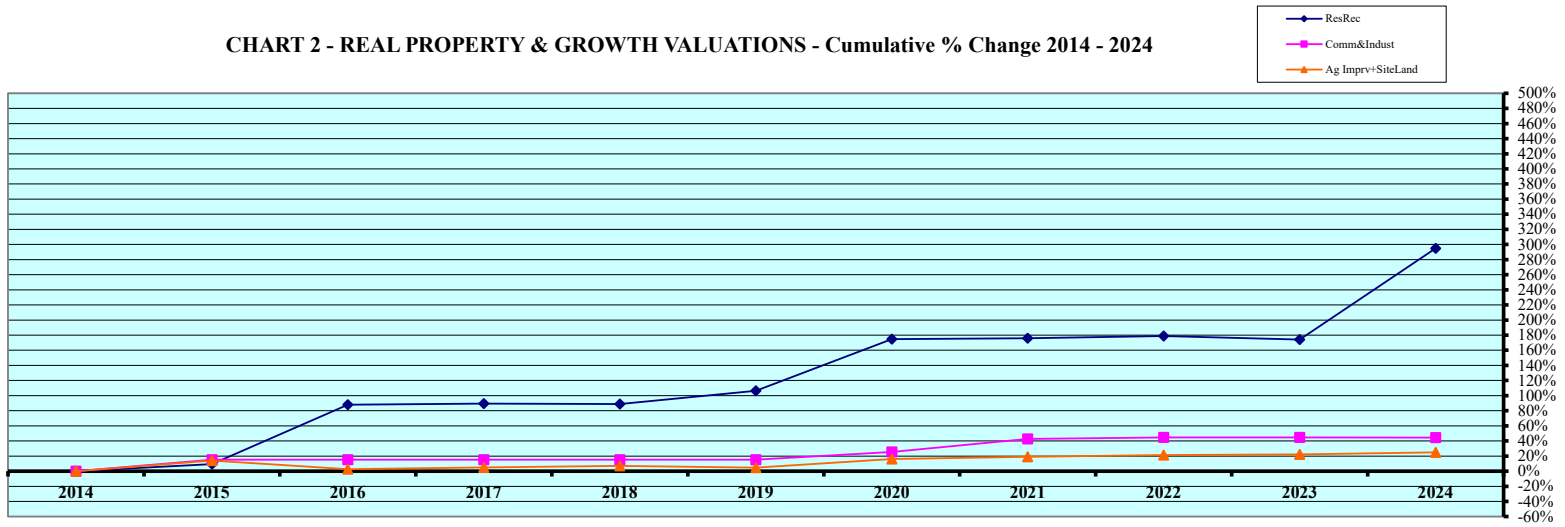
Rate Annual %chg: Residential & Recreational **14.75%** Commercial & Industrial **3.74%** Agricultural Land **3.66%**

Cnty# **4**
County **BANNER**

CHART 1

(1) Residential & Recreational excludes Agric. dwelling & farm home site land. Commercial & Industrial excludes minerals. Agricultural land includes irrigated, dry, grass, waste, & other agland, excludes farm site land.

CHART 2 - REAL PROPERTY & GROWTH VALUATIONS - Cumulative % Change 2014 - 2024



Tax Year	Residential & Recreational (1)						Commercial & Industrial (1)					
	Value	Growth Value	% growth of value	Value Exclud. Growth	Ann.%chg w/o grwth	Cmltv%chg w/o grwth	Value	Growth Value	% growth of value	Value Exclud. Growth	Ann.%chg w/o grwth	Cmltv%chg w/o grwth
2014	2,910,139	0	0.00%	2,910,139	--	--	152,917	0	0.00%	152,917	--	--
2015	3,219,784	37,290	1.16%	3,182,494	9.36%	9.36%	176,394	0	0.00%	176,394	15.35%	15.35%
2016	5,565,849	93,132	1.67%	5,472,717	69.97%	88.06%	176,394	0	0.00%	176,394	0.00%	15.35%
2017	5,511,633	0	0.00%	5,511,633	-0.97%	89.39%	176,394	0	0.00%	176,394	0.00%	15.35%
2018	5,497,229	0	0.00%	5,497,229	-0.26%	88.90%	176,364	0	0.00%	176,364	-0.02%	15.33%
2019	6,251,425	243,652	3.90%	6,007,773	9.29%	106.44%	176,364	0	0.00%	176,364	0.00%	15.33%
2020	7,997,519	0	0.00%	7,997,519	27.93%	174.82%	192,022	0	0.00%	192,022	8.88%	25.57%
2021	8,049,549	21,709	0.27%	8,027,840	0.38%	175.86%	221,214	2,978	1.35%	218,236	13.65%	42.72%
2022	8,114,607	0	0.00%	8,114,607	0.81%	178.84%	221,214	0	0.00%	221,214	0.00%	44.66%
2023	8,035,426	58,340	0.73%	7,977,086	-1.69%	174.11%	221,214	0	0.00%	221,214	0.00%	44.66%
2024	11,521,514	30,053	0.26%	11,491,461	43.01%	294.88%	220,759	0	0.00%	220,759	-0.21%	44.37%
Rate Ann%chg	14.75%			Resid & Recreat w/o growth	15.78%		3.74%			C & I w/o growth	3.77%	

Tax Year	Ag Improvements & Site Land (1)							
	Agric. Dwelling & Homesite Value	Ag Outbldg & Farmsite Value	Ag Imprv+Site Total Value	Growth Value	% growth of value	Value Exclud. Growth	Ann.%chg w/o grwth	Cmltv%chg w/o grwth
2014	18,063,087	6,070,135	24,133,222	91,193	0.38%	24,042,029	--	--
2015	20,673,660	7,039,328	27,712,988	175,162	0.63%	27,537,826	14.11%	14.11%
2016	18,721,413	6,612,279	25,333,692	548,305	2.16%	24,785,387	-10.56%	2.70%
2017	19,237,804	6,614,477	25,852,281	506,618	1.96%	25,345,663	0.05%	5.02%
2018	19,343,680	6,521,604	25,865,284	0	0.00%	25,865,284	0.05%	7.18%
2019	19,820,900	6,677,561	26,498,461	1,201,016	4.53%	25,297,445	-2.20%	4.82%
2020	21,659,965	6,755,739	28,415,704	429,101	1.51%	27,986,603	5.62%	15.97%
2021	21,839,465	6,968,216	28,807,681	56,992	0.20%	28,750,689	1.18%	19.13%
2022	22,126,209	7,241,087	29,367,296	94,883	0.32%	29,272,413	1.61%	21.30%
2023	22,131,772	7,336,792	29,468,564	4,813	0.02%	29,463,751	0.33%	22.09%
2024	23,246,247	7,340,168	30,586,415	439,582	1.44%	30,146,833	2.30%	24.92%
Rate Ann%chg	2.55%	1.92%	2.40%			Ag Imprv+Site w/o growth	1.25%	

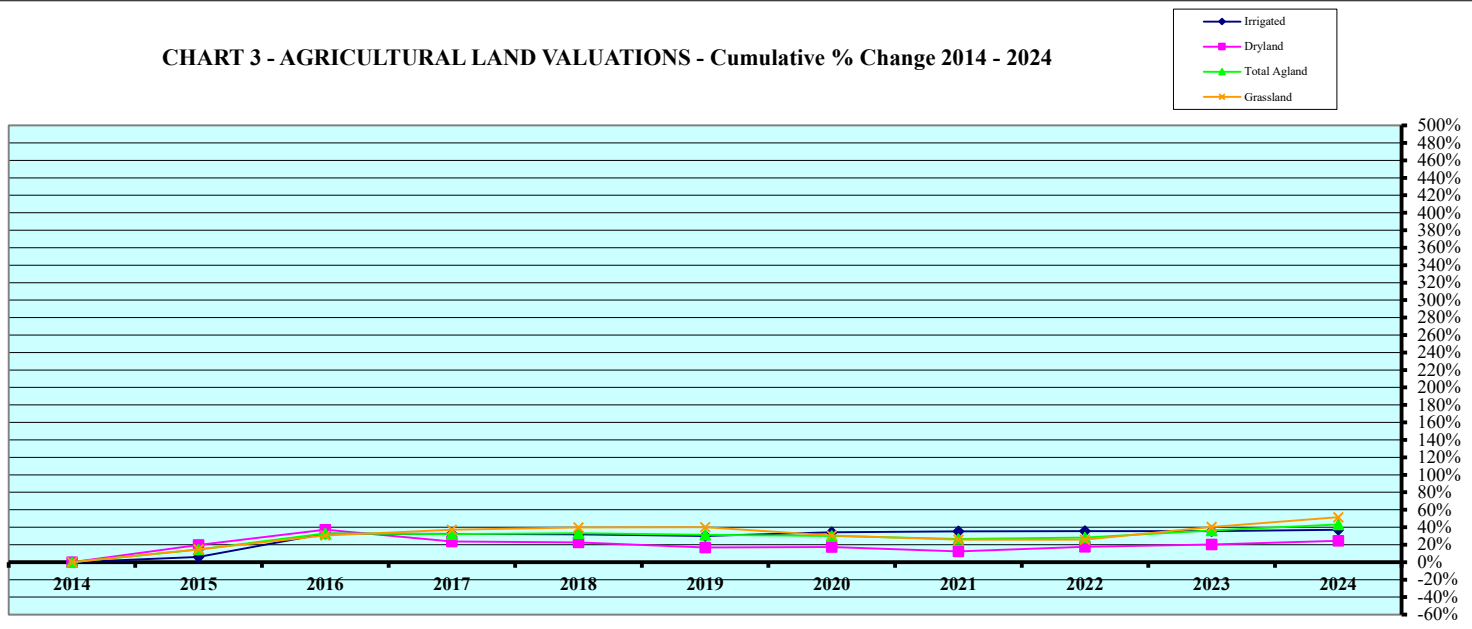
(1) Residential & Recreational excludes AgDwelling & farm home site land; Comm. & Indust. excludes minerals; Agric. land includes irrigated, dry, grass, waste & other agland, excludes farm site land. Real property growth is value attributable to new construction, additions to existing buildings, and any improvements to real property which increase the value of such property. Sources: Value; 2014 - 2024 CTL Growth Value; 2014 - 2024 Abstract of Asmnt Rpt. Prepared as of 02/11/2025

Cnty# 4
County BANNER

CHART 2

NE Dept. of Revenue, Property Assessment Division

CHART 3 - AGRICULTURAL LAND VALUATIONS - Cumulative % Change 2014 - 2024



Tax Year	Irrigated Land				Dryland				Grassland			
	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg
2014	31,456,553	-	-	-	50,396,682	-	-	-	85,034,241	-	-	-
2015	33,314,960	1,858,407	5.91%	5.91%	60,327,110	9,930,428	19.70%	19.70%	97,510,024	12,475,783	14.67%	14.67%
2016	41,734,295	8,419,335	25.27%	32.67%	69,151,305	8,824,195	14.63%	37.21%	110,951,701	13,441,677	13.78%	30.48%
2017	41,619,279	-115,016	-0.28%	32.31%	62,278,931	-6,872,374	-9.94%	23.58%	116,601,826	5,650,125	5.09%	37.12%
2018	41,500,975	-118,304	-0.28%	31.93%	61,753,597	-525,334	-0.84%	22.54%	118,957,008	2,355,182	2.02%	39.89%
2019	40,915,029	-585,946	-1.41%	30.07%	58,840,363	-2,913,234	-4.72%	16.75%	119,051,016	94,008	0.08%	40.00%
2020	42,182,615	1,267,586	3.10%	34.10%	59,181,252	340,889	0.58%	17.43%	110,927,365	-8,123,651	-6.82%	30.45%
2021	42,524,035	341,420	0.81%	35.18%	56,653,023	-2,528,229	-4.27%	12.41%	107,069,366	-3,857,999	-3.48%	25.91%
2022	42,646,239	122,204	0.29%	35.57%	59,307,053	2,654,030	4.68%	17.68%	107,015,713	-53,653	-0.05%	25.85%
2023	42,646,687	448	0.00%	35.57%	60,540,899	1,233,846	2.08%	20.13%	119,220,721	12,205,008	11.40%	40.20%
2024	43,129,185	482,498	1.13%	37.11%	62,685,486	2,144,587	3.54%	24.38%	128,829,703	9,608,982	8.06%	51.50%

Rate Ann.%chg: Irrigated **3.21%** Dryland **2.21%** Grassland **4.24%**

Tax Year	Waste Land (1)				Other Agland (1)				Total Agricultural			
	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg
2014	232,520	-	-	-	614,827	-	-	-	167,734,823	-	-	-
2015	260,936	28,416	12.22%	12.22%	673,934	59,107	9.61%	9.61%	192,086,964	24,352,141	14.52%	14.52%
2016	326,379	65,443	25.08%	40.37%	765,651	91,717	13.61%	24.53%	222,929,331	30,842,367	16.06%	32.91%
2017	323,005	-3,374	-1.03%	38.91%	766,058	407	0.05%	24.60%	221,589,099	-1,340,232	-0.60%	32.11%
2018	312,289	-10,716	-3.32%	34.31%	990,660	224,602	29.32%	61.13%	223,514,529	1,925,430	0.87%	33.25%
2019	312,076	-213	-0.07%	34.21%	990,399	-261	-0.03%	61.09%	220,108,883	-3,405,646	-1.52%	31.22%
2020	4,754,118	4,442,042	1423.38%	1944.61%	929,799	-60,600	-6.12%	51.23%	217,975,149	-2,133,734	-0.97%	29.95%
2021	4,754,377	259	0.01%	1944.72%	1,178,918	249,119	26.79%	91.75%	212,179,719	-5,795,430	-2.66%	26.50%
2022	4,753,645	-732	-0.02%	1944.40%	1,178,637	-281	-0.02%	91.70%	214,901,287	2,721,568	1.28%	28.12%
2023	4,912,568	158,923	3.34%	2012.75%	1,178,578	-59	-0.01%	91.69%	228,499,453	13,598,166	6.33%	36.23%
2024	4,651,714	-260,854	-5.31%	1900.57%	924,638	-253,940	-21.55%	50.39%	240,220,726	11,721,273	5.13%	43.21%

Cnty# **4**
County **BANNER**

Rate Ann.%chg: Total Agric Land **3.66%**

CHART 4 - AGRICULTURAL LAND - AVERAGE VALUE PER ACRE - Cumulative % Change 2014 - 2024 (from County Abstract Reports)(1)

Tax Year	IRRIGATED LAND					DRYLAND					GRASSLAND				
	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre
2014	31,241,720	23,984	1,303			50,533,297	124,414	406			84,985,890	309,047	275		
2015	33,310,718	24,131	1,380	5.97%	5.97%	59,761,329	123,867	482	18.78%	18.78%	97,939,219	308,356	318	15.50%	15.50%
2016	41,734,295	24,068	1,734	25.62%	33.12%	69,151,307	123,502	560	16.05%	37.85%	110,952,307	306,788	362	13.87%	31.51%
2017	41,775,509	24,091	1,734	0.00%	33.13%	62,172,998	123,471	504	-10.07%	23.97%	116,605,684	306,887	380	5.06%	38.17%
2018	41,501,332	23,938	1,734	-0.02%	33.10%	61,545,491	124,140	496	-1.54%	22.06%	119,412,721	306,776	389	2.44%	41.55%
2019	40,778,853	23,478	1,737	0.18%	33.34%	58,942,300	124,912	472	-4.82%	16.18%	118,994,498	305,603	389	0.03%	41.59%
2020	42,283,772	23,669	1,786	2.85%	37.14%	58,954,669	124,379	474	0.45%	16.70%	111,093,918	292,847	379	-2.57%	37.95%
2021	42,150,428	23,678	1,780	-0.35%	36.66%	56,797,214	124,685	456	-3.90%	12.15%	107,019,853	292,535	366	-3.56%	33.03%
2022	42,646,239	23,942	1,781	0.06%	36.74%	59,305,445	124,449	477	4.61%	17.33%	107,016,680	292,529	366	0.00%	33.03%
2023	42,646,687	23,942	1,781	0.00%	36.74%	60,542,412	124,455	486	2.08%	19.77%	119,217,413	292,481	408	11.42%	48.22%
2024	43,130,374	24,066	1,792	0.61%	37.58%	62,695,763	123,641	507	4.24%	24.84%	128,917,782	297,972	433	6.14%	57.33%

Rate Annual %chg Average Value/Acre: **3.28%**

2.18%

4.25%

Tax Year	WASTE LAND (2)					OTHER AGLAND (2)					TOTAL AGRICULTURAL LAND (1)				
	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre
2014	231,066	7,701	30			587,063	2,895	203			167,579,036	468,041	358		
2015	259,314	7,408	35	16.66%	16.66%	671,271	3,166	212	4.59%	4.59%	191,941,851	466,928	411	14.81%	14.81%
2016	326,262	8,157	40	14.27%	33.32%	765,404	3,684	208	-2.03%	2.47%	222,929,575	466,199	478	16.33%	33.56%
2017	323,806	8,095	40	0.00%	33.32%	766,358	3,690	208	-0.03%	2.44%	221,644,355	466,233	475	-0.58%	32.78%
2018	321,198	8,030	40	0.00%	33.32%	860,063	3,788	227	9.31%	11.98%	223,640,805	466,672	479	0.81%	33.85%
2019	312,077	7,802	40	0.00%	33.32%	990,399	4,131	240	5.59%	18.24%	220,018,127	465,927	472	-1.46%	31.89%
2020	4,754,284	20,941	227	467.58%	656.68%	929,799	3,968	234	-2.27%	15.56%	218,016,442	465,805	468	-0.88%	30.72%
2021	4,753,615	20,926	227	0.06%	657.12%	1,178,918	3,967	297	26.83%	46.56%	211,900,028	465,791	455	-2.80%	27.06%
2022	4,753,644	20,899	227	0.13%	658.11%	1,178,772	3,966	297	0.01%	46.58%	214,900,780	465,785	461	1.42%	28.86%
2023	4,912,603	20,935	235	3.17%	682.11%	1,178,578	3,965	297	0.02%	46.60%	228,497,693	465,778	491	6.33%	37.01%
2024	4,662,106	16,518	282	20.27%	840.68%	936,059	3,760	249	-16.25%	22.78%	240,342,084	465,958	516	5.14%	44.06%

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BANNER

Rate Annual %chg Average Value/Acre: **3.67%**

(1) Valuations from County Abstracts vs Certificate of Taxes Levied Reports (CTL) will vary due to different reporting dates. Source: 2014 - 2024 County Abstract Reports
Aglnd Assessment Level 1998 to 2006 = 80%; 2007 & forward = 75% NE Dept. of Revenue, Property Assessment Division Prepared as of 02/11/2025

CHART 4

Total Real Property Sum Lines 17, 25, & 30	Records : 2,002	Value : 333,650,018	Growth 2,404,720	Sum Lines 17, 25, & 41
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Schedule I : Non-Agricultural Records

	Urban		SubUrban		Rural		Total		Growth
	Records	Value	Records	Value	Records	Value	Records	Value	
01. Res UnImp Land	23	109,648	0	0	52	1,007,625	75	1,117,273	
02. Res Improve Land	50	750,944	0	0	53	1,335,000	103	2,085,944	
03. Res Improvements	51	3,759,755	0	0	57	7,417,581	108	11,177,336	
04. Res Total	74	4,620,347	0	0	109	9,760,206	183	14,380,553	471,748
% of Res Total	40.44	32.13	0.00	0.00	59.56	67.87	9.14	4.31	19.62
05. Com UnImp Land	1	16,875	0	0	5	36,550	6	53,425	
06. Com Improve Land	1	19,688	0	0	3	63,845	4	83,533	
07. Com Improvements	1	127,168	0	0	4	87,851	5	215,019	
08. Com Total	2	163,731	0	0	9	188,246	11	351,977	0
% of Com Total	18.18	46.52	0.00	0.00	81.82	53.48	0.55	0.11	0.00
09. Ind UnImp Land	0	0	0	0	0	0	0	0	
10. Ind Improve Land	0	0	0	0	0	0	0	0	
11. Ind Improvements	0	0	0	0	0	0	0	0	
12. Ind Total	0	0	0	0	0	0	0	0	0
% of Ind Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Rec UnImp Land	0	0	0	0	0	0	0	0	
14. Rec Improve Land	0	0	0	0	0	0	0	0	
15. Rec Improvements	0	0	0	0	0	0	0	0	
16. Rec Total	0	0	0	0	0	0	0	0	0
% of Rec Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Res & Rec Total	74	4,620,347	0	0	109	9,760,206	183	14,380,553	471,748
% of Res & Rec Total	40.44	32.13	0.00	0.00	59.56	67.87	9.14	4.31	19.62
Com & Ind Total	2	163,731	0	0	9	188,246	11	351,977	0
% of Com & Ind Total	18.18	46.52	0.00	0.00	81.82	53.48	0.55	0.11	0.00
17. Taxable Total	76	4,784,078	0	0	118	9,948,452	194	14,732,530	471,748
% of Taxable Total	39.18	32.47	0.00	0.00	60.82	67.53	9.69	4.42	19.62

Schedule II : Tax Increment Financing (TIF)

	Urban			SubUrban		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	0	0	0	0	0	0
19. Commercial	0	0	0	0	0	0
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
	Rural			Total		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	0	0	0	0	0	0
19. Commercial	0	0	0	0	0	0
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
22. Total Sch II				0	0	0

Schedule III : Mineral Interest Records

Mineral Interest	Records	Urban Value	Records	SubUrban Value	Records	Rural Value	Records	Total Value	Growth
23. Producing	0	0	0	0	138	5,948,600	138	5,948,600	0
24. Non-Producing	0	0	0	0	109	58,460	109	58,460	0
25. Total	0	0	0	0	247	6,007,060	247	6,007,060	0

Schedule IV : Exempt Records : Non-Agricultural

	Urban Records	SubUrban Records	Rural Records	Total Records
26. Exempt	10	12	207	229

Schedule V : Agricultural Records

	Urban		SubUrban		Rural		Total	
	Records	Value	Records	Value	Records	Value	Records	Value
27. Ag-Vacant Land	0	0	0	0	1,201	199,437,810	1,201	199,437,810
28. Ag-Improved Land	0	0	0	0	342	74,188,829	342	74,188,829
29. Ag Improvements	0	0	0	0	360	39,283,789	360	39,283,789

30. Ag Total				1,561	312,910,428
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Schedule VI : Agricultural Records :Non-Agricultural Detail

	Urban			SubUrban			Growth
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	0	0.00	0	0	0.00	0	
32. HomeSite Improv Land	0	0.00	0	0	0.00	0	
33. HomeSite Improvements	0	0.00	0	0	0.00	0	
34. HomeSite Total							
35. FarmSite UnImp Land	0	0.00	0	0	0.00	0	
36. FarmSite Improv Land	0	0.00	0	0	0.00	0	
37. FarmSite Improvements	0	0.00	0	0	0.00	0	
38. FarmSite Total							
39. Road & Ditches	0	0.00	0	0	0.00	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
	Rural			Total			
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	8	8.00	200,000	8	8.00	200,000	
32. HomeSite Improv Land	214	235.05	5,336,700	214	235.05	5,336,700	
33. HomeSite Improvements	221	0.00	28,035,363	221	0.00	28,035,363	27,582
34. HomeSite Total				229	243.05	33,572,063	
35. FarmSite UnImp Land	24	27.16	19,095	24	27.16	19,095	
36. FarmSite Improv Land	303	306.79	346,765	303	306.79	346,765	
37. FarmSite Improvements	341	0.00	11,248,426	341	0.00	11,248,426	1,905,390
38. FarmSite Total				365	333.95	11,614,286	
39. Road & Ditches	946	3,459.11	0	946	3,459.11	0	
40. Other- Non Ag Use	97	154.35	46,303	97	154.35	46,303	
41. Total Section VI				594	4,190.46	45,232,652	1,932,972

Schedule VII : Agricultural Records :Ag Land Detail - Game & Parks

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
42. Game & Parks	0	0.00	0	0	0.00	0
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
42. Game & Parks	23	4,376.11	1,715,349	23	4,376.11	1,715,349

Schedule VIII : Agricultural Records : Special Value

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	0	0.00	0
44. Market Value	0	0.00	0	0	0.00	0
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	0	0.00	0
44. Market Value	0	0	0	0	0	0

Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 1

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	1,097.45	4.59%	2,414,390	5.10%	2,200.00
46. 1A	7,511.58	31.40%	16,525,424	34.93%	2,199.99
47. 2A1	461.03	1.93%	963,555	2.04%	2,090.00
48. 2A	7,310.21	30.56%	14,474,117	30.59%	1,979.99
49. 3A1	266.96	1.12%	528,579	1.12%	1,979.99
50. 3A	262.09	1.10%	518,939	1.10%	1,980.00
51. 4A1	5,666.78	23.69%	9,973,460	21.08%	1,759.99
52. 4A	1,342.94	5.61%	1,917,183	4.05%	1,427.60
53. Total	23,919.04	100.00%	47,315,647	100.00%	1,978.16
Dry					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	23,651.10	19.49%	13,599,423	19.86%	575.00
56. 2D1	7,221.14	5.95%	4,116,058	6.01%	570.00
57. 2D	58,914.76	48.54%	33,286,729	48.62%	565.00
58. 3D1	13,694.39	11.28%	7,668,812	11.20%	560.00
59. 3D	46.11	0.04%	25,591	0.04%	555.00
60. 4D1	13,188.40	10.87%	7,253,702	10.60%	550.01
61. 4D	4,647.03	3.83%	2,509,357	3.67%	539.99
62. Total	121,362.93	100.00%	68,459,672	100.00%	564.09
Grass					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	547.87	0.18%	290,371	0.20%	530.00
65. 2G1	0.00	0.00%	0	0.00%	0.00
66. 2G	1,374.94	0.45%	714,957	0.49%	519.99
67. 3G1	2,149.56	0.71%	1,117,758	0.76%	519.99
68. 3G	11,423.70	3.77%	5,826,086	3.99%	510.00
69. 4G1	90,450.76	29.87%	46,112,279	31.54%	509.81
70. 4G	196,875.28	65.01%	92,138,300	63.02%	468.00
71. Total	302,822.11	100.00%	146,199,751	100.00%	482.79
Irrigated Total					
Irrigated Total	23,919.04	5.13%	47,315,647	17.68%	1,978.16
Dry Total					
Dry Total	121,362.93	26.03%	68,459,672	25.58%	564.09
Grass Total					
Grass Total	302,822.11	64.94%	146,199,751	54.62%	482.79
72. Waste	14,655.01	3.14%	4,547,096	1.70%	310.28
73. Other	3,565.52	0.76%	1,155,610	0.43%	324.11
74. Exempt	7.12	0.00%	3,669	0.00%	515.31
75. Market Area Total	466,324.61	100.00%	267,677,776	100.00%	574.02

Schedule X : Agricultural Records :Ag Land Total

	Urban		SubUrban		Rural		Total	
	Acres	Value	Acres	Value	Acres	Value	Acres	Value
76. Irrigated	0.00	0	0.00	0	23,919.04	47,315,647	23,919.04	47,315,647
77. Dry Land	0.00	0	0.00	0	121,362.93	68,459,672	121,362.93	68,459,672
78. Grass	0.00	0	0.00	0	302,822.11	146,199,751	302,822.11	146,199,751
79. Waste	0.00	0	0.00	0	14,655.01	4,547,096	14,655.01	4,547,096
80. Other	0.00	0	0.00	0	3,565.52	1,155,610	3,565.52	1,155,610
81. Exempt	0.00	0	0.00	0	7.12	3,669	7.12	3,669
82. Total	0.00	0	0.00	0	466,324.61	267,677,776	466,324.61	267,677,776

	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
Irrigated	23,919.04	5.13%	47,315,647	17.68%	1,978.16
Dry Land	121,362.93	26.03%	68,459,672	25.58%	564.09
Grass	302,822.11	64.94%	146,199,751	54.62%	482.79
Waste	14,655.01	3.14%	4,547,096	1.70%	310.28
Other	3,565.52	0.76%	1,155,610	0.43%	324.11
Exempt	7.12	0.00%	3,669	0.00%	515.31
Total	466,324.61	100.00%	267,677,776	100.00%	574.02

Schedule XI : Residential Records - Assessor Location Detail

<u>Line#</u> <u>Assessor Location</u>	<u>Unimproved Land</u>		<u>Improved Land</u>		<u>Improvements</u>		<u>Total</u>		<u>Growth</u>
	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	
83.1 Harrisburg	23	109,648	50	750,944	51	3,759,755	74	4,620,347	152,704
83.2 Rural	2	29,830	1	25,000	3	223,336	5	278,166	41,722
83.3 Rural Residential	50	977,795	52	1,310,000	54	7,194,245	104	9,482,040	277,322
84 Residential Total	75	1,117,273	103	2,085,944	108	11,177,336	183	14,380,553	471,748

Schedule XII : Commercial Records - Assessor Location Detail

<u>Line#</u>	<u>Assessor Location</u>	<u>Unimproved Land</u>		<u>Improved Land</u>		<u>Improvements</u>		<u>Total</u>		<u>Growth</u>
		<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	
85.1	Commercial	2	800	3	77,793	4	210,418	6	289,011	0
85.2	Harrisburg	1	16,875	0	0	0	0	1	16,875	0
85.3	Rural	3	35,750	1	5,740	1	4,601	4	46,091	0
86	Commercial Total	6	53,425	4	83,533	5	215,019	11	351,977	0

Schedule XIII : Agricultural Records : Grass Land Detail By Market Area

Market Area 1

Pure Grass	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
87. 1G1	0.00	0.00%	0	0.00%	0.00
88. 1G	547.87	0.20%	290,371	0.22%	530.00
89. 2G1	0.00	0.00%	0	0.00%	0.00
90. 2G	1,322.26	0.49%	687,568	0.53%	519.99
91. 3G1	2,130.87	0.79%	1,108,045	0.85%	520.00
92. 3G	9,112.94	3.37%	4,647,606	3.58%	510.00
93. 4G1	77,484.12	28.62%	39,516,922	30.41%	510.00
94. 4G	180,149.50	66.54%	83,691,835	64.41%	464.57
95. Total	270,747.56	100.00%	129,942,347	100.00%	479.94
CRP					
96. 1C1	0.00	0.00%	0	0.00%	0.00
97. 1C	0.00	0.00%	0	0.00%	0.00
98. 2C1	0.00	0.00%	0	0.00%	0.00
99. 2C	52.68	0.16%	27,389	0.17%	519.91
100. 3C1	18.69	0.06%	9,713	0.06%	519.69
101. 3C	2,310.76	7.20%	1,178,480	7.25%	510.00
102. 4C1	12,966.64	40.43%	6,595,357	40.57%	508.64
103. 4C	16,725.78	52.15%	8,446,465	51.95%	505.00
104. Total	32,074.55	100.00%	16,257,404	100.00%	506.86
Timber					
105. 1T1	0.00	0.00%	0	0.00%	0.00
106. 1T	0.00	0.00%	0	0.00%	0.00
107. 2T1	0.00	0.00%	0	0.00%	0.00
108. 2T	0.00	0.00%	0	0.00%	0.00
109. 3T1	0.00	0.00%	0	0.00%	0.00
110. 3T	0.00	0.00%	0	0.00%	0.00
111. 4T1	0.00	0.00%	0	0.00%	0.00
112. 4T	0.00	0.00%	0	0.00%	0.00
113. Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
Grass Total	270,747.56	89.41%	129,942,347	88.88%	479.94
CRP Total	32,074.55	10.59%	16,257,404	11.12%	506.86
Timber Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
114. Market Area Total	302,822.11	100.00%	146,199,751	100.00%	482.79

**2025 County Abstract of Assessment for Real Property, Form 45
Compared with the 2024 Certificate of Taxes Levied Report (CTL)**

04 Banner

	2024 CTL County Total	2025 Form 45 County Total	Value Difference (2025 form 45 - 2024 CTL)	Percent Change	2025 Growth (New Construction Value)	Percent Change excl. Growth
01. Residential	11,521,514	14,380,553	2,859,039	24.81%	471,748	20.72%
02. Recreational	0	0	0		0	
03. Ag-Homesite Land, Ag-Res Dwelling	23,246,247	33,572,063	10,325,816	44.42%	27,582	44.30%
04. Total Residential (sum lines 1-3)	34,767,761	47,952,616	13,184,855	37.92%	499,330	36.49%
05. Commercial	220,759	351,977	131,218	59.44%	0	59.44%
06. Industrial	0	0	0		0	
07. Total Commercial (sum lines 5-6)	220,759	351,977	131,218	59.44%	0	59.44%
08. Ag-Farmsite Land, Outbuildings	7,290,487	11,614,286	4,323,799	59.31%	1,905,390	33.17%
09. Minerals	8,541,325	6,007,060	-2,534,265	-29.67	0	-29.67%
10. Non Ag Use Land	49,681	46,303	-3,378	-6.80%		
11. Total Non-Agland (sum lines 8-10)	15,881,493	17,667,649	1,786,156	11.25%	1,905,390	-0.75%
12. Irrigated	43,129,185	47,315,647	4,186,462	9.71%		
13. Dryland	62,685,486	68,459,672	5,774,186	9.21%		
14. Grassland	128,829,703	146,199,751	17,370,048	13.48%		
15. Wasteland	4,651,714	4,547,096	-104,618	-2.25%		
16. Other Agland	924,638	1,155,610	230,972	24.98%		
17. Total Agricultural Land	240,220,726	267,677,776	27,457,050	11.43%		
18. Total Value of all Real Property (Locally Assessed)	291,090,739	333,650,018	42,559,279	14.62%	2,404,720	13.79%

2025 Assessment Survey for Banner County

A. Staffing and Funding Information

1.	Deputy(ies) on staff:
	None
2.	Appraiser(s) on staff:
	None
3.	Other full-time employees:
	One
4.	Other part-time employees:
	None.
5.	Number of shared employees:
	None.
6.	Assessor's requested budget for current fiscal year:
	\$91,875
7.	Adopted budget, or granted budget if different from above:
	\$92,600
8.	Amount of the total assessor's budget set aside for appraisal work:
	None
9.	If appraisal/reappraisal budget is a separate levied fund, what is that amount:
	\$40,000 from the General Fund.
10.	Part of the assessor's budget that is dedicated to the computer system:
	None of the Assessor's budget is dedicated to the computer system. All offices are included in the Miscellaneous General Fund.
11.	Amount of the assessor's budget set aside for education/workshops:
	\$2,000
12.	Amount of last year's assessor's budget not used:
	\$1,704.68

B. Computer, Automation Information and GIS

1.	Administrative software:
	MIPS
2.	CAMA software:
	MIPS
3.	Personal Property software:
	MIPS
4.	Are cadastral maps currently being used?
	No.
5.	If so, who maintains the Cadastral Maps?
	N/A
6.	Does the county have GIS software?
	Yes.
7.	Is GIS available to the public? If so, what is the web address?
	Yes. The web address is https://banner.gWorks.com
8.	Who maintains the GIS software and maps?
	gWorks and the county assessor.
9.	What type of aerial imagery is used in the cyclical review of properties?
	gWorks
10.	When was the aerial imagery last updated?
	2024

C. Zoning Information

1.	Does the county have zoning?
	No
2.	If so, is the zoning countywide?
	N/A

3.	What municipalities in the county are zoned?
	N/A
4.	When was zoning implemented?
	N/A

D. Contracted Services

1.	Appraisal Services:
	Cardinal Assessment Group; Pritchard & Abbott
2.	GIS Services:
	gWorks
3.	Other services:
	MIPS/PC Admin for CAMA, administrative and personal property software.

E. Appraisal /Listing Services

1.	List any outside appraisal or listing services employed by the county for the current assessment year
	Cardinal Assessment Group for all real property; Pritchard & Abbott for oil, gas and minerals.
2.	If so, is the appraisal or listing service performed under contract?
	Yes.
3.	What appraisal certifications or qualifications does the County require?
	Pritchard & Abbott is a certified appraisal firm for oil and gas. Cardinal Assessment Group has over 24 years of experience in mass appraisal.
4.	Have the existing contracts been approved by the PTA?
	Yes.
5.	Does the appraisal or listing service providers establish assessed values for the county?
	Cardinal Assessment for real property values and Pritchard and Abbott for oil, gas and minerals.

2025 Residential Assessment Survey for Banner County

1.	Valuation data collection done by:
	The county assessor and Cardinal Assessment Group.
2.	List and describe the approach(es) used to estimate the market value of residential properties.
	The cost approach.
3.	For the cost approach does the County develop the depreciation study(ies) based on the local market information or does the county use the tables provided by the CAMA vendor?
	The Assessor along with Cardinal Assessment have developed a market-derived depreciation table for the 2025 assessment year.
4.	Are individual depreciation tables developed for each valuation group? If not, do you adjust depreciation tables for each valuation group? If so, explain how the depreciation tables are adjusted.
	No.
5.	Describe the methodology used to determine the residential lot values?
	Improved lots in Harrisburg are valued at 60 cents per square foot for the first 20,000 square feet. The next 20,001 to 50,000 square feet are valued at 30 cents per square foot. Anything over 50,000 is then valued at 10 cents per square foot. Unimproved lots are valued at 10 cents per square foot regardless of size.
6.	How are rural residential site values developed?
	The home site was established at \$25,000 and acres 1.01 to 5 are valued at \$3,500/acre. Acres 5.01 to 10 have a per acre value of \$1,500 and acres 10.01 to 40 acres are valued at \$500 per acre. The amounts were developed using unimproved sales ranging from 5 to 71 acres.
7.	Are there form 191 applications on file?
	No
8.	Describe the methodology used to determine value for vacant lots being held for sale or resale?
	N/A

2025 Commercial Assessment Survey for Banner County

1.	Valuation data collection done by:
	The county assessor and Cardinal Assessment Group.
2.	List and describe the approach(es) used to estimate the market value of commercial properties.
	The cost approach.
2a.	Describe the process used to determine the value of unique commercial properties.
	There are currently no unique commercial properties in Banner County.
3.	For the cost approach does the County develop the depreciation study(ies) based on the local market information or does the county use the tables provided by the CAMA vendor?
	Cardinal Assessment Group along with the county assessor have developed a depreciation table specific to Banner County's commercial properties.
4.	Are individual depreciation tables developed for each valuation group? If not, do you adjust depreciation tables for each valuation group? If so, explain how the depreciation tables are adjusted.
	No.
5.	Describe the methodology used to determine the commercial lot values.
	Commercial lots located in Harrisburg are valued at 75 cents per square foot. Commercial properties located in the rural setting are all one acre in size, and are valued at \$25,000.

2025 Agricultural Assessment Survey for Banner County

1.	Valuation data collection done by:
	The county assessor.
2.	Describe the process used to determine and monitor market areas.
	If the county assessor notices a significant difference in the market activity in a particular area, compared to the remainder of the County, she monitors this to determine if the difference was not only significant, but on-going in order to establish a separate market area.
3.	Describe the process used to identify rural residential land and recreational land in the county apart from agricultural land.
	A small parcel of land (40 acres or less) would be considered rural residential, depending of course on primary use. Recreational land must have recreation as its primary use to be classified as such. Land leased during hunting season for a limited period of time is not seen as a primary recreational use.
4.	Do farm home sites carry the same value as rural residential home sites? If not what methodology is used to determine market value?
	Yes.
5.	What separate market analysis has been conducted where intensive use is identified in the county?
	Yes, and the feedlot acres are now valued at \$3,000 per acre.
6.	If applicable, describe the process used to develop assessed values for parcels enrolled in the Wetland Reserve Program.
	There are currently no parcels enrolled in the Wetland Reserve Program.
6a.	Are any other agricultural subclasses used? If yes, please explain.
	4Gw--this would be very sloped grass land, that still has some grass use and is not considered waste. Also, 4Gmt is utilized for extremely hilly grass land. There are also one Sandy and two Waste subclassifications.
	<i><u>If your county has special value applications, please answer the following</u></i>
7a.	How many parcels have a special valuation application on file?
	N/A
7b.	What process was used to determine if non-agricultural influences exist in the county?
	There are no non-agricultural influences in Banner County.
	<i><u>If your county recognizes a special value, please answer the following</u></i>
7c.	Describe the non-agricultural influences recognized within the county.
	N/A
7d.	Where is the influenced area located within the county?

	N/A
7e.	Describe in detail how the special values were arrived at in the influenced area(s).
	N/A

Banner County 2025, 2026, & 2027 Plan of Assessment

Plan of Assessment Requirements:

Pursuant to Neb. Laws 2005, LB 263, Section 9, on or before June 15 each year, the assessor shall prepare a plan of assessment (hereinafter referred to as the "Plan") which describes the assessment actions planned for the next assessment year and two years thereafter. The plan shall indicate the classes or subclasses of real property that the county assessor plans to examine during the years contained in the plan of assessment. The plan shall describe all the assessment actions necessary to achieve the levels of value and quality of assessment practices required by law, and the resources necessary to complete those actions. On or before July 31 each year, the assessor shall present the plan to the county board of equalization and the assessor may amend the plan, if necessary, after the budget is approved by the county board. A copy of the plan and any amendments thereto shall be mailed to the Department of Property Assessment and Taxation on or before October 31 each year.

Real Property Assessment Requirements:

All property in the State of Nebraska is subject to property tax unless expressly exempt by Nebraska Constitution, Article VIII, or is permitted by the constitution and enabling legislation adopted by the legislature. The uniform standard for the assessed value of real property for tax purposes is actual value, which is defined by law as "the market value of real property in the ordinary course of trade."

Neb. Rev. Stat. §77-112

Assessment levels required for real property are as follows:

1. One hundred (100) percent of actual value for all classes of real property excluding agricultural and horticultural land.
2. Seventy-five (75) percent of actual value for agricultural land and horticultural land; and
3. Seventy-five (75) percent of special value as defined in §77-1343 and at its actual value when the land is disqualified for special valuation under §77-1347 for agricultural land and horticultural land which meets the qualifications for special valuation under §77-1344.

Neb. Rev. Stat. §77-201

General Description of Real Property in Banner County:

Per the 2024 County Abstract, Banner County consists of the following real property types:

	Parcels	% of Total Parcels	Value	% of Taxable Value Base
Residential	179	8.8%	11,699,304	4%
Commercial	10	.49%	220,759	.08%
Agricultural	1,574	77.42%	270,808,886	92.48%
Mineral Interest-Producing	138	6.80%	8,482,865	2.90%
Mineral Interest-Non-Producing	109	5.36%	58,460	.02%
Game & Parks	23	1.13%	1,566,675	.52%
Total	2,033	100%	292,836,949	100%

Banner County is predominately agriculture consisting of the following sub-classes:

	Acres	Value
Irrigation	24,066.25	43,130,374
Dry	123,641.16	62,695,763
Grass & CRP	297,971.64	128,917,782
Waste	16,518.46	4,662,106
Other (feedlot & shelterbelt)	3,760.05	936,059
Total	465,957.56	240,342,084

New Property

For the assessment year 2024, 2 improvement information statements were turned in with the Assessor. One for a new house, and the other was for a two yard sheds. Reviews were conducted at the request of taxpayers to check for accuracy. Banner County has an estimated growth of \$469,635 for 2024.

Additional information can be found in the 2024 Reports & Opinions, issued by the Property Assessment Division of the Department of Revenue, April 2024.

Current Resources

A. Staff/Budget/Training

Presently the Assessor's Office has one employee that works approximately 50% of the time in the Assessor's office and the remainder in the Clerk office.

The 2023-24 budget for the assessor's office was \$73,150 plus \$6,700 included in Miscellaneous General for Appraisal (which includes pickup work and oil and gas appraisal).

During the current four-year term, the Assessor is required to take both IAAO 101- Fundamentals of Real Property Appraisal and IAAO 300 – Fundamentals of Mass Appraisal. The Assessor has previously taken and passed the 101 however the Department suggested a refresher due to the original course being taken in 2016. The Department of Revenue offered a four-part depreciation series which the Assessor completed. Along with these courses, she has also independently taken 225 hours of self-paced courses which include but are not limited to Basic Appraisal Principles, Basic Appraisal Procedures, and a 15-hour National USPAP course.

B. Cadastral Maps accuracy/condition, other land use maps, aerial photos

Cadastral maps are in a large book and have been discontinued. Aerial photos with individual mylar overlays containing ownership information, land use, and soil types are approximately 20 years old. The county utilizes the web-based GIS system through Gworks to provide the most up-to-date maps and aerial photos. The GIS program now contains ownership, soil conversion, and land use. We have networked the GIS program with the MIPS real estate administrative program.

C. Property Record Cards – new cards were prepared for the 2017 year.

For strictly AG land parcels, the land valuation sheets are printed on the MIPS program and placed in a plastic page protector behind the property record card. Property Records Cards for parcels with improvements are in a manila folder with the property record card on the front. A listing of each individual building with values for each year is permanently attached to the back of the manila folder. Each building is sketched on a site plan that directly correlates to the building listed in CAMA. House sketches, house photos, and farm site sketches are being updated as the property is reviewed.

D. Web-based – Property record information access

The MIPS records have been online since June 2013. The GIS records were placed online in 2013.

Current Assessment Procedures for Real Property

A. Discover, List & Inventory all property.

Copies of the deeds and Form 521's filed with the Register of Deeds are processed as they are received. A copy of the 521 is filed in a notebook with a copy of the deed and ag land inventory sheets if applicable. At the time, the 521's are processed a sale verification letter is sent to both the grantor and grantee requesting information concerning the sale.

Information statements are not filed on a regular basis, building permits are not required and Banner County has no zoning, so discovery of new improvements is usually through personal observation of county officials or other reports.

B. Data Collection

The Assessor and staff physically reviewed all improved properties in range 53 and 54 in 2024. Photos were taken of all the improvements, along with measurements. Properties lying outside of these ranges that had additions were also reviewed.

Market data is obtained from 521's and the sales verification letter that is mailed to grantors and grantees.

C. Review Assessment Sales Ratio Studies

Market data is entered on an Excel spreadsheet with formulas that figure average selling price, median, COD, and PRD for irrigated, dry, grass, CRP, shelterbelt, waste, and farm and home sites. All sales (improved sales are used with the value of improvements being subtracted from the assessed value and the selling price) are used in these computations. With time permitting the above studies are also computed with the unimproved sales only.

D. Approaches to Value

Market Approach:

Sales of like properties are analyzed and used to establish values. The market approach is the most common way to determine market value on comparable properties.

Cost Approach:

Marshall & Swift cost index is utilized to arrive at Replacement Cost New. A depreciation factor derived from market analysis within the county is used to apply to the RCN to determine market Value.

Income Approach:

The income approach is primarily used in the valuation of commercial properties. Banner County has very few Commercial properties which leads this to be an inaccurate measure of value within Banner County.

Land Valuation Studies will be performed on an annual basis. A three-year study of arms-length transactions will be used to obtain current market values.

E. Sale Ratio Review

Sale ratio studies are performed to determine if the statistics are within the guidelines set forth by the state. This includes sending sale verification letters to both the buyer and seller to gain information to determine if the sale is an arms-length transaction.

F. Notices

Valuation notices are sent to the property owner of record on or before June 1st of each year as required by §77-1315. Notices are only sent for the properties which had a change in value. A Letter explaining the reason for the change along with a spreadsheet of sales is included with each valuation notice.

Level of Value, Quality, and Uniformity for the assessment year 2023:

Property Class	Ratio (Level of Value)
Residential	96%
Commercial	Insufficient Sales
Agricultural	70%

For more information regarding statistical measures, see 2024 Reports & Opinions issued by the Property Assessment Division of the Department of Revenue, April 2024.

Assessment Actions Planned for Assessment Year 2025

Residential

All Banner County properties that have improvements will be reviewed for the 2025 year. Changes will be noted on the property record card as well as in the CAMA system. Necessary adjustments to the valuation will be made once the review has been completed.

Commercial

All improved commercial properties in Banner County will be reviewed for the 2025 year. If change is needed, it will be noted on the property record card as well as in the CAMA system.

Agricultural Land

Land will be reviewed in the following ranges 56, 57 and 58 using GIS and FSA maps when provided by the taxpayer. Parcel lines will be adjusted if deemed necessary after a review of deeds, and surveys on file.

All sales will continue to be monitored and adjustments will be made, as necessary.

Assessment Actions Planned for Assessment Year 2026

Residential

All properties will continue to be monitored for physical changes as well as market changes that would require a change in the assessment.

Commercial

All Commercial properties within the county will continue to be monitored for physical changes as well as market changes that would require a change in the assessment.

Agricultural Land

Land will be reviewed using GIS and FSA maps when provided by the taxpayer. A general review of land use will be done, and changes will be made if necessary. A review will be conducted on all home and farm sites to ensure fair and equitable valuations.

All sales will continue to be monitored and adjustments will be made, as necessary.

Assessment Actions Planned for Assessment Year 2027

Residential

All properties will continue to be monitored for physical changes as well as market changes that would require a change in the assessment.

Commercial

All Commercial properties within the county will continue to be monitored for physical changes as well as market changes that would require a change in the assessment.

Agricultural Land

Land will be reviewed using GIS and FSA maps when provided by the taxpayer. A general review of land use will be done, and changes will be made if necessary.

All sales will continue to be monitored and adjustments will be made, as necessary.

Other Functions performed by the assessor's office, but not limited to:

1. Record Maintenance, mapping updates, and ownership changes.

2. Annually prepare and file Assessor Administrative Reports required by law/regulation:
 - a. Abstracts
 - b. Assessor Survey
 - c. Sales information to PA&T rosters and annual Assessed Value Update w/Abstract
 - d. Certification of Value to Political Subdivisions
 - e. School District Taxable Value Report
 - f. Homestead Exemption Tax Loss Report (in conjunction with Treasurer)
 - g. Certificate of Taxes Levied Report
 - h. Report of current values for properties owned by the Board of Educational Lands & Funds
 - i. Report of all Exempt Property and Taxable Government Owned Property
 - j. Annual Plan of Assessment Report
3. Personal Property: administer annual filing of schedules and prepare subsequent notices for incomplete filings or failure to file and penalties applied, as required.
4. Permissive Exemptions: administer five annual filings of applications for new or continued exempt use, review, and make recommendations to the county board.
5. Taxable Government-Owned Property: annual review of government-owned property not used for a public purpose, send notices of intent to tax, etc.
6. Homestead Exemptions: administer annual filings of applications, approval/denial process, taxpayer notifications, and taxpayer assistance.
7. Centrally Assessed: review of valuations as certified by PA&T for railroads and public service entities, establish assessment records and tax billing for tax list.
8. Tax Districts and Tax Rates: management of school district and other tax entity boundary changes necessary for correct assessment and tax information; input/review of tax rates used for tax billing process.
9. Tax Lists: prepare and certify tax lists to the county treasurer for real property, personal property, and centrally assessed.
10. Tax List Corrections: prepare tax list correction documents for county board approval.
11. County Board of Equalization: attend county board of equalization meetings for valuation protests assemble and provide information.
12. TERC appeals: prepare information and attend taxpayer appeal hearings before TERC, defend the valuation.
13. TERC State-wide Equalization: attend hearings if applicable to the county, defend values, and/or implement orders of the TERC.

14. Assessor and or Appraisal Education: attend meetings, workshops, and educational classes to obtain the required hours of continuing education to maintain assessor certification.

Conclusion

The Assessor will continue to make every effort to comply with the state statute and the rules and regulations of the Department of Property Assessment and Taxation to assure the uniformity of valuations.

Respectfully submitted:

Kacy Krakow
Banner County Assessor

Assessor's signature _____ Date: _____